# JOHN BULL

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*The world is a bundle of hay;*
*Mankind are the asses who pull;*
*Each tugs it a different way,*
*And the greatest of all is John Bull*

—BYRON.

**Edited by**
**HORATIO BOTTOMLEY.**

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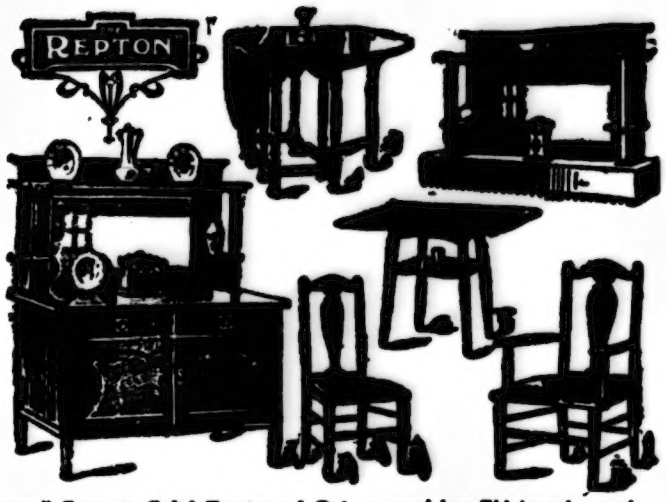


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# JOHN BULL.

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Vol. VII. No. 179. Saturday, November 6th, 1909. One Penny.

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## THE WORLD, THE FLESH, AND THE DEVIL.

[*The Editor discourses upon passing events and topics of the day.*]

Man proposes—God disposes. Confident and unmovable in our prediction—dating from the Spring—that the Lords would reject the Budget, we were justified in the further prediction that the General Election must come this year; and when we placed it in November, upon a specially expedited Register, we were fortified by information which was available to neither the general public nor the general press. Mr. Lloyd George and Mr. Churchill, at any rate, will not deny our statement that until a fortnight ago, the intention was, in the event of the Lords' rejection, to serve up the Budget "hot." Other counsels, however, have now prevailed, and although, after Bermondsey, some members of the Cabinet are saying "we told you so," a compact has been arrived at between the two Houses to keep the game going well into December, and thus furnish an excuse for postponing the fight until after the Christmas holidays. But the fundamental fact remains—*the Lords will reject the Budget.*

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As we anticipated, the Speaker would not allow our Amendment to omit from the preamble, or "enacting words" of the Finance Bill that portion which asks for not only the consent but the "advice" of the House of Lords. He tells us that by the usage of 300 years such words have become part of the recognised structure of the Bill, and they may not be altered. In view, therefore, of the fact that the Commons not only invite the Lords' advice, but that they are bound by Constitutional Law to do so, what is the use of our protesting that they have no right to interfere with, or reject, the Budget? Whether they *should* have such a right is another question.

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The important Ministerial announcement at which we have hinted for some weeks past is imminent. If you do not believe us, ask Mr. Herbert Gladstone, or Sir William Robson, or Mr. Rufus Isaacs.

As to Bermondsey, the lesson is simple. If we give the Liberal the benefit of the total Socialist vote, he would have got in by a majority of about 400, or, in other words, by nearly 1,400 less than the late Dr. Cooper. And assuming this to be a fair index to the London outlook, it means—that Mr. Burns will have a close shave in Battersea; that Mr. Pickersgill will about lose Bethnal Green; that Brixton and Chelsea will know Messrs. Seaverns and Horniman no more; that Messrs. Steadman, Baker, and Timothy Davies will say good-bye to Central and East Finsbury and Fulham respectively; that *we* shall lose the sweet companionship of Sir Albert Spicer in Central Hackney, and the pleasant company of Mr. Hart Davies in North; that East, North, and West Islington will take leave of Messrs. Radford, Waterlow, and Lough—giving Mr. Wiles a dreadful fright in South; that Mr. Stanger will cease to represent North Kensington; that North Lambeth will no longer have the honour of claiming Mr. Myer as its member; that Mr. Straus and Mile End will part company; that Mr. Chiozza Money will be relieved by North Paddington of interruption in his journalistic work; that "P. W. W." of the *Daily News* will no longer be burdened with the cares of South St. Pancras; that Sir William Collins will be liberated by West St. Pancras from the present interference with his professional duties; that after Mr. Causton goes up to the Lords, West Southwark will become Conservative; that Mr. Stopford-Brooke and Mr. O'Donnell will cease to be M.P.'s for Tower Hamlets and Walworth respectively; that Master Masterman will have a tough fight in West Ham; and, finally, that Mr. S. M. Samuel will have to seek some constituency other than Whitechapel. Altogether, not a very bright look-out for London—from the Liberal point of view.

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The Ure business is being a bit overdone. It was wrong of the Lord Advocate to give the old pensioners a fright, and in the circumstances, and as the party game is played, we cannot blame Mr. Balfour for doing his best to reassure them. We suggest, however, that in the interests of the decencies of public life the matter should now drop.

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The next meeting of the John Bull League will be at St. Andrew's Hall, Glasgow, on the 11st inst.; and, having thus followed up Lord Rosebery, we shall next be on the track of Mr. Asquith and Mr. Balfour, at Bingley Hall, Birmingham. It will thus be seen that the League is rapidly taking its place as one of the great Parties in the State—the Non-Party Party!

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To-day, as we write, is Monday, November 1st. In England it is a Stock Exchange holiday. In France, it is the fête of the *Toussaint—Le jour des Morts*—the Day of the Dead, when everybody, from the highest to the low, places wreaths upon the resting places of their dear dead. What a contrast!

The *Bournemouth Graphic* hath spoken. This is the thusness :

Hush, hush, not a word,
Take care you're not heard.
In Bournemouth you careful must be,
Don't dare make a move
Unless you can prove
Such move is approved by "*J. B.*"!

The editor of that paper had better go on the Town Council. He seems to take quite a sensible view of local affairs.

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News reaches us that the Sunderland Town Council has decided to black out all betting news from the papers in the town's libraries. A fortnight ago we announced the decease of our rev. brother Stiggins. We apologise to him. We had no idea he was resurrected in Sunderland.

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But miraculous things do happen there, undoubtedly. As the story reaches us, one of the Little Sisters of the Poor has been confined to bed for over a year at the local "Home" with tuberculosis of the foot. A few weeks ago the Sisters requested the local Redemptionist Fathers to lend them one small bone, previously part of the anatomy of Saint Gerald, or thus reputed. Having obtained the bone, the sisters arranged a continuous nine days' supplication for the intercession of Saint Gerald. But on the eighth day the pain in the sister's foot suddenly ceased; the priests say the foot is now perfectly well, and the sister is able to walk about with a slight limp. Congratulations all round; and doubtless the doctor did his best also.

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Jurat Vaudin, who administers justice in one of the Jersey courts, is evidently one of the most unconscious judicial humorists at large. There was before him a case of rabbit coursing on a Sunday. "You are accused," said he to the prisoner at the bar, "of making a course of rabbits and with throwing dogs at them." Another man made a plea in a horse case. "You say your horse had arrested himself at the foot of the hill," remarked his honour. "You have thumped that man with your foot," is a further reported admonition of his. The pick of his *obiter dicta*, however, is this: "Ah, you think you can do these things without impunity." We are besought to ship biscuits Jerseywards; but we decline to exhaust our stock in order to feed one Jurat.

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The Portadown Puritans appear to be a more than ordinarily ludicrous lot. At a meeting of the Town Council some weeks ago, the members passed a resolution requesting the Great Northern Railway to run a late train from Belfast to Portadown on Thursday nights for the convenience of residents who desired to attend the local theatres. The railway company complied with the request and commenced to run the train. Another meeting of the Council was held, a member named Legge moved the rescission of the resolution on the ground that the late train "was a thing that should not be tolerated in any community with the slightest spark of Christianity in it," another bore fervent testimony that in his early years he had himself attended a theatrical performance, but "owing to the scene of jealousy and discord he then witnessed he had never attended one since," and, finally, it was decided the clerk should "notify the railway company that in their wiser moments the Council had rescinded their previous resolution." At the moment of writing, we have no information as to whether the company have withdrawn the train to preserve the morals of Portadown on Thursday evenings. If not, we pray them to do so at once. Delays are dangerous.

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According to the *Malta Herald*, "Giorgio Buhagiar, aged 18, died yesterday morning at his residence without medical assistance." His end was doubtless peaceful.

We hear that the Chief Constable of Bradford has given instructions to his policemen to arrest all persons who play on "violins, concertinas, harmoniums, whistles, or cornets" for money in the public streets. This will be bad for the Bradford blind man but good for the hurdy-gurdy man from sunny Italy.

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It is said that at Bermondsey the supporters of Mr. Dumphreys trained some dogs to growl at the Liberal colours. This is the first time that we have heard of the possession of a colour sense by dogs, but it accentuates our determination to vote for doghood suffrage. All the same, we are not sure that the growling does not amount to a corrupt practice. We are reminded of an incident at an election in Spain, when a zealous supporter of one candidate took up his position outside the polling booth in the company of a ferocious bull, and took good care that only staunch supporters should be allowed to pass.

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Here is a characteristic example of modern journalese: "Joyce Salter, the doctor's little girl, will hug her decorated dolly as she accompanies her father." And yet the press had no space for the proceedings of the John Bull League meeting!

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At Shelford, near Cambridge, a hunted deer took refuge in a cottage yard. Some of the huntsmen climbed on to a shed and tried to drive out the deer with whips and poles. Goaded, it turned again into the road, and the hounds were turned on. But instead of speeding from them, the deer faced them, rushed through hounds and huntsmen, and again sought refuge in the yard. With brooms, and whips, and poles it was driven out once more, when it cowered in the doorway, its chest dripping with blood from wounds caused by barbed wire. Two or three of the noble sportsmen then tide their whip-thongs round its neck and dragged it into the road. Still it refused to make the pace, and fled into the yard. Again it was brought out struggling, and this time it dropped from exhaustion. The huntsmen worried it to its feet; for a moment or two it stood, then tottered, and, finally, lay stretched out before them—a corpse. This being the end of the hunt, they cut off its head, and we do not doubt that head and antlers now grace the hall of some noble sportsman in thrilling memory of a glorious day. We are a sporting race!

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During the Dinuzulu case, we had a few words to say as to the attitude of the Natalian towards the black man, who is specially hated in Natal, first because he is black, and, secondly, because he is on the earth. The magistrates punish his lightest offences ferociously; the politician never loses a chance of working up public opinion against him. A more monstrous example could hardly be furnished than that supplied by a Durban magistrate named Hodson, who had before him three natives who had pleaded guilty to stealing fowls. He sentenced one to six months' imprisonment and fifteen lashes, while the other two received four months and fifteen lashes each. These blacks might have got more justice in Texas; undoubtedly they would have got more in Russia; we almost think they would have got more in the court of Dogberry, in England. Such sentences are a blot on our dominion over-seas. And they spell Danger.

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May we ask gentlemen who are paid to spout on behalf of the Anti-Budget League, the Budget League, or any other party organisation, kindly to speak of one another in accents of more affection? In the course of an Anti-Budget meeting the other day, a Mr. Raine called Mr. Lloyd George a liar, which, by all the rules of good society is not a term one gentleman should use of another. Besides, you cannot construct convincing political arguments from pot-house epithets.

A considerable number of our Catholic readers have sent us cuttings from the *Monitor*, the *Catholic Herald* and other journals, justifying the execution of Ferrer, and asking that we should give them publicity. What our correspondents, however, lose sight of is the fact that, long after the Barcelona disorder had subsided, Ferrer was not afforded the opportunity of an open public trial before a civil court, whilst there was a suspicious expedition in regard to his execution—to say nothing of the cruelty of confining him on the last night of his life in a Catholic church, with whose tenets he was out of sympathy, and subsequently endeavouring to force the rites of that Church upon him. Sir Edward Grey tells us that he has received a report from the British consul in reference to the matter, but, unfortunately, he is not prepared to publish its contents. The incident is very unsettling—and it may be some years before the exact truth about it comes out.

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Mr. Churchill does *not* think it necessary to introduce legislation requiring all persons professing to carry on the business of bankers to make a substantial deposit with the Board of Trade, as is done in the case of life insurance companies. He thinks "the considerations affecting banks and those affecting insurance companies are different in important aspects." Quite so. The bogus bank robs you whilst you are alive, and the bogus insurance company robs you after you are dead! Therefore—it doesn't matter! Oh, for that Business Government!

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Apropos Mr. Moore's defence of the Dukes, in answer to Mr. Vivian's recent onslaught, a reader points out that the Duke of Hamilton served in the Navy until an accident, which permanently disabled him, compelled him to retire; the Duke of Northumberland was for thirty years a volunteer officer, seventeen years M.P. for his county, Chairman of the Northumberland County Council, has been President of the Royal Institution and of the Archæological Institute, and is also a Trustee of the British Museum; the Duke of Portland served in the Army until his accession to the dukedom, has since been colonel of Volunteers, is Lord-Lieutenant of Nottinghamshire and Grand Master of Nottinghamshire Freemasons; the Duke of Sutherland was formerly in the Army, is a colonel of the Territorials, and has served as Mayor of Longton; the Duke of Rutland was four years Private Secretary to Lord Rosebery, and sat as M.P. for Leicestershire for seven years; and the Duke of Wellington has served all his life in the Army and from 1891 to 1895 was Colonel commanding the Grenadier Guards. As Mr. Moore says, we must give the—Dukes their due.

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Have you ever paid a visit to the Mildmay Radical Club at Newington Green? It is a wonderful institution, with its Reading and Writing and Conversation Rooms; its Rifle Range (where, on the opening day, Mr. Haldane just missed a "bull's-eye"); its Billiard Room with nine tables; Bagatelle and Card Rooms, Ball Room with polished floor, and magnificent Hall. Its membership is about two thousand, but perfect order and decorum prevail throughout the place. It is a wonderful object lesson in Club Life.

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Constantinople is at present overrun with concession-hunters, and the Young Turks are very busy making all the hay they can during their brief period of sunshine. It used to be the fashion to run down the old régime with allegations of corruption, but the present venality is in many respects more offensive and conspicuous than anything which occurred during the reign of Abdul Hamid. We should not be surprised to see the present Sultan and all his hangers-on swept out of the country very soon. But no one has any idea what will happen then.

It will be remembered that we had occasion to check Mr. Stephen Paget for the exuberance of his language in respect of Christian Scientists. He accused them of bullying dying women, allowing babies to die in agony, robbing the epileptic of their bromide, and withholding a long list of medicaments and surgical appliances. All this sounded very impressive, no doubt, in a lecture, but we are not quite sure that Mr. Paget was very prudent in referring to the use of surgical instruments. We have looked up an old file of *The Times*, and we find that on May 7th, 1904, an inquest was held on Alice Piercy, who died in the West London Hospital. She had been operated on by Mr. Stephen Paget for a rupture of the fallopian tube on March 8th. Somebody else operated on her on April 15th, and found in the pelvis a pair of four-inch forceps. Two days later she died, and a post-mortem examination showed that death was accelerated by the presence of the forceps. A representative of the hospital authorities said that it had been suggested for the first time during that case that it would be as well for instruments to be checked before and after use. The jury returned a verdict that death was accelerated by the presence of the forceps and that the system at the hospital was largely at fault. Of course, the fault may have rested with the nurse, but Mr. Paget should not talk too much about surgical instruments.

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The following anonymous demonstration of wrath appeared in the *Birmingham Daily Mail*:—

> SUFFRAGETTES, Agnostics, Free Traders, Socialists, and Teetotallers need not trouble to call.—"Old Fogey" (who advises everyone to avoid them).

"Old Fogey" was certainly prudent in abstaining from informing them where they could find him.

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Moret succeeds Maura in Spain, just as Amurath used to succeed Amurath in Turkey. The fact that the new Government does not intend to be conciliatory is proved by the somewhat rash announcement that "it will be pitiless to disturbers of the public peace." When has any Spanish Government been anything else?

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A new club has been announced, the alleged object of which is "to brighten life." We suppose that most clubs pretend to do something of this kind, though certainly very few of them succeed. Whether the possession of a club caravan and arrangements for "photographing-parties" will contribute to the brightness of the members during the coming winter, remains to be seen. Meanwhile, we would draw attention to a remarkable provision for ensuring that the membership shall be select. No one will be admitted who cannot prove to the satisfaction of the committee that he is in possession of £600 a year. Birth, rank, distinction, personal charm are not taken into account. The modern test of desirableness is fixed once and for all at £600 a year. We wonder what particular steps will be taken to prove this qualification. Will there be examination as to means, and will prospective candidates have to "show cause" after the fashion of a judgment creditor? And supposing a member makes only £550 one year, will he be turned out automatically as though he were a bankrupt or a scoundrel?

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The principles of Tariff Reform are well illustrated by the following notice which a correspondent has copied from the window of the Singer Sewing Machine Co., High Street, Sittingbourne:—"Notice: Why pay £3 7s. 6d. for a German-made machine when you can get the genuine article for £4, British made?" Why, indeed!

As long as the game laws and the hungry are with us, it is probable that there will always be such cases as that of George Bennie, the Hendon painter. Bennie was out of work, and his wife and children were without food, so he went out with two other men and caught two rabbits and a partridge. Hearing that a warrant was out against him, he walked thirty miles to the Tottenham Police Court to surrender himself to "justice." Subsequently he was prosecuted for "trespassing in search of game." A police inspector testified that he was an industrious man when in work, and of good character, pleaded even that he had been led astray—and the magistrates ordered him to pay £1 or do fourteen days. Of course, they were well aware that they had put an impossible alternative before him—that Bennie was as little able to find a sovereign as he was to fly to the moon. They were determined to lock him up in gaol, for the wild rabbit is sacrosanct, and woe unto him who lays upon it sacrilegious hands. Unless, therefore, the Good Samaritan has come to his aid, Bennie is now doing his fortnight. So does the path of poverty become the shortest way to gaol.

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A few weeks ago, Messrs. W. Taylor and Co., Poultry and Provision Merchants, Vigo Street, London, W., advertised for a cashier. Among the applications made to them was one from a youth named Leslie Boughton. Boughton was asked to call upon them, and in an interview they told him the hours of work were from 7 a.m. to 7 p.m.—twelve hours a day—that during this time he would have to take charge of the cash and keep an accurate record of the takings, and that the salary they offered was 8s. a week. Afterwards they wrote increasing that amount to 10s. a week. In reply, the youth wrote a respectful letter, now before us, stating that he was prepared to go a week on trial for 12s. 6d., and 15s. a week afterwards if satisfactory. This is the answer he received from the firm, written on an open post-card:—"L. Boughton. You are *no* use to us. We require a *smart* boy, not one who requires to be paid to learn a trade. We have no room for boys who over-estimate themselves." For our part, we admire the spirit of Boughton almost as much as we reprobate the insolence of Messrs. Taylor and Co.

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His Honour Judge Emden is certainly eccentric. Here are some of his remarks at the Lambeth County Court:—

> "It is shocking," he observed, "in spite of education, people speak worse than ever. They don't seem to teach people to speak—everything but that. They teach them to play the piano, and all sorts of things. Day after day, all day long, I am asking people to make themselves heard; and not only that, but to speak so that they can be understood. Really they might be speaking in foreign languages."

The word "they" can only refer to people who "speak worse than ever," but why people who speak worse than ever do not "seem to teach other people to speak" must remain a mystery. "Everything but that" is also puzzling. The people "who speak worse than ever" do not seem to teach the people to speak. "Everything but that" implies that they do just the contrary, but what is the precise contrary of not seeming to teach the people to speak? We are reminded of the gentleman who insisted he was not bitten by a bull-terrier, but just the reverse. "Really they might be speaking in foreign languages" is also rather nice, for it conveys a suggestion that foreign languages are unintelligible to persons of education.

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The Urban District Council of Newry recently advertised for a competent and experienced person to act as Captain of the local fire brigade, at a salary of £20 a year, with free house, free fuel, and light. A correspondent calculates that this works out at about 18s. a week. Evidently Newry likes to buy in the cheapest market.

Will the caterer of the London and North-Western Railway Company, Lord Stalbridge, or whoever else is responsible, tell us why the price of a small bottle of Guinness's stout has been raised to sevenpence on the trains and boats and in the company's hotels? The stewards on the boats and trains, when asked, answer that the increased price has been rendered necessary by the wicked Budget; but neither Guinness nor Bass will raise the price of their liquids whatever the Budget may shape like, and have publicly announced that fact. Other carrying companies have not raised the tariff, nor do they charge even the extortionate sixpence normally charged by the London and North-Western for a bottle of stout that is to be procured in Dublin for twopence. A company of three gentlemen not long ago, when travelling to Dublin, boarded the express boat at Holyhead intending to have a mid-morning meal during the trip. They had each a bottle of stout as an appetiser; but when they were docked one-and-ninepence for sixpennyworth, they wisely deferred the meal until landing. The general manager would do well if he travelled over the Channel and compared the working of his stewards' department with that of the City of Dublin Mail Company.

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We apparently did Mr. Paul Taylor, of the Marylebone Court, less than justice when we chaffed him with declaring postcard reproductions of Old Masters not indecent, and at the same time ordering them to be destroyed and imposing heavy fines on the ground that they were indecent. Mr. Taylor writes to us to say that "not one of the cards mentioned was ordered to be destroyed, nor was any portion of the fine inflicted in respect of the same." And Mr. Freke Palmer, the well-known solicitor, who appeared for the defendant, writes us that "the fines the magistrate imposed were not for selling the classical and French photos, but in respect of the sale of some of the other cards which he, the magistrate, held were gross and obscene, and it was these only which he ordered to be destroyed." Mr. Freke Palmer adds that "the case was not accurately reported in several of the London daily papers." Of course, we based our remarks upon the reports in the press—which had not been in any way challenged—but we confess that we found it difficult to believe that a magistrate of such great common-sense as Mr. Paul Taylor could have perpetrated such a travesty of justice. Here's to him.

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We have another story of the high-handed, unsympathetic methods which prevail in the management of Lloyd's Bank. It relates to the branch at Cannock. A week or two ago a Walsall cashier, who had hitherto borne a good character and was then the vicar's warden at St. John's Church, was sentenced to a month's imprisonment for stealing a sovereign. The man had made a pitiful appeal for pardon to his employers "for my dead wife's sake and for the sake of my children," but they apparently considered it their duty to prosecute, though he had been in their service for twelve years. There may have been much to justify them, but is there anything to justify the management of Lloyd's Bank at Cannock? One of the man's sons was employed there, and in consequence of the proceedings against his father they have called upon him to resign. It is a cruel business, this visiting of the sins of the fathers upon the children. The theory seems to be that because the father has proved dishonest, the son is to be suspected. We wonder what Lloyd's customers think of the new equity?

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Mr. F. E. Smith says that if he were to place the Lord Advocate in the realm of romancers this would be his selection:—(1) Munchausen, (2) Ananias, (3) Mr. Ure. Surely he does not mean to assert that the Lord Advocate has "discovered" the North Pole?

We are not sure that a Chancellor of the Exchequer is well employed in writing polemical articles for newspapers. Be that as it may, the Chancellor is hardly happy in his reference—in the *Nation*—to the naval scare of the spring. He thinks that even if the Budget gets through, the "Protectionists" will raise another Military or Navy panic so as to divert the Budget surplus from social reform. "There will be the usual rumours about German plans and preparations. We know how little foundation existed for the last scare. In the light of established facts the March fright, which shook Britain and convulsed the Colonies, looks rather foolish!" But Mr. Lloyd George saddles the wrong horse. Nothing that Mr. Balfour said created the scare. The culprits—assuming the scare to have been unjustified—were Mr. McKenna (who in his speech introducing the Navy Estimates became the sensation-monger) and Mr. Asquith (who dotted his colleague's i's and crossed his t's). In their anxiety to satisfy their supporters that more *Dreadnoughts* were necessary, they let themselves go to a far greater extent than did Mr. Balfour. Then there was the Foreign Secretary's talk about the need for a "reconstructed fleet." We are afraid that Mr. Lloyd George, in the pressure of the Budget, has lost touch with the other Government departments.

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From the *Daily Chronicle*: "Mr. Ure's Reply—Crushing Retort to Mr. Balfour's Charge." From the *Daily Express*: "Mr. Ure's Defence—Weak Answer to Mr. Balfour's Denunciation.' From the *Daily News*: "Mr. Ure Replies—Scathing Rebuke to Mr. Balfour." From the *Daily Mail*: "Mr. Ure's Defence—A Violent Reply." So there you are. You pay your halfpenny and you take your choice.

---

THE WEEK'S "CHESTNUT":—

He lived on the topmost floor of a building of flats where there was no lift, and his apartments had to be reached by a narrow and tortuous staircase. It was the day of his mother-in-law's funeral, and the coffin when being carried round an awkward corner was knocked against the wall and fell on the stairs. The lid came off, and it was discovered that his mother-in-law still breathed. She continued to live with him for another year, when she was again certified to be dead. When, on the occasion of the second funeral, the coffin was being carried downstairs, the son-in-law personally superintended the proceedings; and as the awkward place had to be again negotiated, anxiously exclaimed to the carriers: "*Be very careful going round that corner.*"

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**THE JOHN BULL LEAGUE HAS ITS EYE ON—**

THE BOURNEMOUTH CORPORATION KILLJOYS WHO HAVE FORCED A "QUIET SUNDAY" ON THE TOWN BY STOPPING THE TRAM SERVICE.

# "John Bull's" Biscuits.

**NOTICE.**—No more biscuits for births, deaths, or marriages, which creep into the wrong column. Much too gruesome to be funny!
**OLD WOMEN.**—Biscuits are uncompromisingly denied to papers alluding to "old women of both sexes." There are so many of them.
**WEDDINGS.**—No biscuits for bridegrooms wearing picture hats and crepe de chine. Why shouldn't they?

---

*For advertising: "Pony for Sale—Two-and-a-half years in* HOTEL BAR,"

*THE KING'S CO. INDEPENDENT*
TAKES THE BISCUIT.

---

*For stating that "the language used in some instances is* WARM *enough to* FREEZE *the ice at the Pole,"*

*THE CORK EXAMINER*
TAKES THE BISCUIT.

---

*For quoting in a catalogue: "4-barrel repeating pistols,* CANNOT REPEAT,"

GAMAGE'S
TAKE THE BISCUIT.

---

*For stating that "Neil Gow was walking* ALONE *with a stable companion,"*

*THE SPORTSMAN*
TAKES THE BISCUIT.

---

*For stating that: "To Farman belongs the credit of being the first man to fly on British* SOIL,"

*THE DAILY MAIL*
TAKES THE BISCUIT.

---

*For stating that "a boy of 13, was fined £1 by the Lincoln magistrates* FOR THE PURPOSE OF BETTING,"

*THE SUNDAY CHRONICLE*
TAKES THE BISCUIT.

---

*For stating on a handbill "Printed and published by W. Rogers, 39, Kingston Road, Ilford," issued in connection with the North Ward Southend-on-Sea election, "My* MOTTO *is 'LOCAL LABOUR.'"*

MR. HENRY CLARK
TAKES THE BISCUIT.

---

*For talking of "three righteous* MEN, *one of whom was a* WOMAN, *and another an habitual drunkard,"*

*THE DAILY CHRONICLE*
TAKES THE BISCUIT.

---

*For referring to "what had been done in the* FUTURE *by our* FOREFATHERS"

A NOTTINGHAM CITY COUNCILLOR
TAKES THE BISCUIT.

---

*For reporting that "Defendant said she had broken the window in order to get shelter," and that "the* WINDOW WAS DISCHARGED,"

*THE MUSWELL HILL RECORD*
TAKES THE BISCUIT.

---

*For advertising: "Collections in aid of the Church* EXTINCTION *Fund,"*

THE BARNES WESLEYAN METHODIST CHURCH
TAKES THE BISCUIT.

---

*For reporting an "*ANNUAL FORTNIGHTLY *meeting,"*

*THE GUERNSEY EVENING PRESS*
TAKES THE BISCUIT.

---

*For stating that a man "was* FOR A LONG PERIOD A NEPHEW *of the founder of the business,"*

*THE PHARMACEUTICAL JOURNAL*
TAKES THE BISCUIT.

---

*For stating that the Mayor of Hackney "began* LIFE *at* 10 *years of age,"*

*THE HACKNEY SPECTATOR*
TAKES THE BISCUIT.

---

*For stating that "Dick gets away from Dartmoor disguised* AS A PROVISION VAN,"

*THE UMPIRE*
TAKES THE BISCUIT.

# OPEN LETTERS, POST-CARDS AND TELEGRAMS.

**To Keir Hardie, Esq., M.P., House of Commons.**

DEAR COMRADE,—Accept my condolence on the loss of your gold watch, which I hear has been lifted from your pocket while you were about to enter a Bermondsey tram-car. It is an excellent example of the spirit of forgiveness that you are willing, if the gentleman in possession of the timekeeper will bring it back to you, to "ask no questions." Personally, I don't think he will bring it back, but, if he does, surely you can have no objection to asking him whether he is a Socialist with a conscientious conviction against private property in watches! You might also respectfully request him to sign the constitution of the I.L.P. JOHN BULL.

**To the Foreman of the Jury, Sessions Court, Grimsby.**

MY DEAR SIR,—I notice that when at the end of a case heard the other day by yourself and colleagues you were asked by the Clerk: "Aye or Nay, do you find the prisoner at the bar guilty?" you answered: "We find him not guilty, because the fish wasn't worth much." Possibly you thought that as the prisoner stole three codlings the magistrates would probably give him three months, reckoning one month per cod. This was probably an intelligent anticipation of events, and I am therefore not greatly surprised that you should have put upon their worships the duty of recording your verdict on the minutes. But, sir, I do hope you realise that if this sort of verdict is accepted as a precedent by other juries the prison accommodation of our beloved land will have to be seriously curtailed. Magistrates will no longer be able to send people to gaol for taking lumps of coal from pit tips, or being a penny tram ticket out on the day's takings, or annexing a breadloaf in their hunger, or purloining an old tomato can from the town's muck heap. From the deeps of my heart I ask you to give prayerful consideration to the awful logic of your discretionary mercy should you be again called to duty as jurymen. In the meantime, my broadest smile is with you.

JOHN BULL.

**To Sir E. Fitzgerald, Bart., Cork, Erin.**

SIR BARONET,—You *did* give them Fitz in the police-court the other day, and no mistake. It's a long time since the police of your city have had such a waking up. To be sure, I think you were somewhat irregular. But where there's a will there's a way, even if it's the wrong way. As a magistrate sitting on the bench, you demanded to know from District-Inspector Maunsell why the police hadn't prosecuted the authors of an outrage at the Imperial Hotel. As you put it, everybody in Cork seemed to know about it except the constabulary. Murderous assault, you called it, endangering a fellow citizen's life; victim, a poor man, now in infirmary; assailant, moving in good society. "Is there one law for the rich and another for the poor?" said you. "If the assault had been committed in a public-house by a labouring man, I am strongly of opinion that he would be up in the gaol without the option of bail," said you. "Is it protecting the hotel or the gentleman who committed the murderous assault, you are?" said you—these and many other hot-blooded things. However, enough of that. Any further news? Are the police doing anything *now?* Is the gentleman in society to be brought to justice? How's the victim going? Has he lodged an information? Or do you suggest that he has been squared? All sorts of queer stories are going about the city concerning the affair, as you know—not that this says much either one way or another as to the legal aspects of the case. Expect I shall be receiving more particulars in a mail or two. Till then you will understand that it is right I should keep an open mind; also a shut mouth. All rispicts to the bhoys.

JOHN BULL.

**To L. Dawson, Esq., Camberwell Board of Guardians, London.**

DEAR D.,—Suppose you are feeling rather small beer—or, rather, small potatoes, horribly squashed. You did not anticipate being sat upon at the last meeting; that goes without saying. But own up! You brought it upon yourself, didn't you? When the Guardians were examining candidates for the positions of master and matron of Gordon Road Workhouse, of course *you* must throw your weight about as a teetotal missionary. Laid down the law of Dawson, inquired into their principles on the subject of liquid refreshment, and couldn't find one among the lot who didn't take a little drop of something for the stomach's sake. Told them that the Board granted £4 per annum instead of making an allowance of beer, then fired into them the information that they wouldn't be allowed to bring any beer into the House. Finally ran full tilt against the man appointed, also his missus, who wanted to know whether they couldn't have a glass of beer in their own rooms, seeing they were "not in the habit of going into public-houses." And that was your undoing, my teetotal friend. The rest of the Board couldn't see why you or they should exercise a teetotal tyranny in the private rooms of their new master and matron; like sensible and reasonable people, they decided to give choice of eighteen-penn'orth of money per week or eighteen-penn'orth of beer, and the officers unanimously selected the beer. JOHN BULL.

**To the Members of the London County Council.**

GENTLEMEN,—You recently caused golf links to be laid out in Hainault Forest, in order to give the citizens of London an opportunity of healthy exercise and recreation. For doing so you are entitled to my thanks. But having given the boon with one hand, you proceed to take away a very large slice of it with the other by prohibiting play on Sunday—the only day on which the working population will be able to take advantage of the links. You are not even consistent in your pharisaical attitude. Take, for instance, the case of Victoria Park. There the splendid gymnasia which were built for the purpose of giving an opportunity for our children and grown-up citizens to take healthy exercise and develop their physique, are closed on Sunday, while, within a few hundred yards, boats and steam-launches can be obtained *by paying you for them.* Your conduct is like unto that of the pious Scotchman who, on being remonstrated with by a tourist for asking an exorbitant price for ferrying him across the river on a Sunday, replied, "I canna break the blessed Sawbath for less than five shillings." Gentlemen, the election is at hand, and the John Bull League has its eye on you. JOHN BULL.

**To Mr. John Dumphreys, M.P.**

DEAR DUMPEY,—Glad to see you in House, but don't forget you represent the minority of voters of Bermondsey; although you have nearly changed its political colour. In any case, you'll be an acquisition to the Commons. We are terribly short of whiskers. JOHN BULL.

**King Edward, Buckingham Palace.**

Respectfully draw your Majesty's attention splendid bravery Dr. Wagner Turner, Deri pit disaster. Heroically descending into pit save human lives, nearly losing his own. Submit well deserving Royal recognition.

BULL.

**Alderman Sir William Treloar.**

Congratulations on your courage and impartiality. See you are to address the Upper Norwood Total Abstinence Society November 18th, and take chair at Annual Banquet City of London Licensed Victuallers December 9th. Here's luck! BULL.

**Mrs. Chapin, 245, Shaftesbury Avenue, W.**

Very ingenious of you to help Suffragette cause by pouring liquids into ballot-boxes and injuring eye of presiding officer! But why did not you use vitriol, and thus have made certain of victory? Silly woman! BULL.

**Lord Mayor Elect, Guildhall.**

Sincere congratulations on improvement in Lord Mayor's Show programme. Good health and good luck in your year of office—and long live the ancient Corporation.

BULL.

**Mayor, Doncaster, Yorks.**

Sorry hear deficit, £8,000 on aviation meeting. How money does fly! BULL.

**Haldane, War Office, London.**

You mentioned you may soon be unemployed. But you'll lay hold of the retiring pension first, won't you?

BULL.

**Stead, c/o Julia, London.**

You arrant old humbug! Where is my whip?

BULL.

## THE JOHN BULL LEAGUE.

President—HORATIO BOTTOMLEY, Esq., M.P.

*Objects: To stamp out Cant and Self-Righteousness; to abolish Cranks and Killjoys; to create a robust and self-reliant Public Opinion; and to promote a Common Sense, Business Government for a Common Sense, Business People.*

The League was inaugurated on Thursday, October 21st (Trafalgar Day), at a great gathering at the Royal Albert Hall, London, when the President fully expounded its policy.

A full report of the proceedings may be obtained on application to the Organising Secretary, Mr. J. W. WARD, 67, Long Acre, London, W.C.

The membership already exceeds a quarter of a million. The League is Non-Party and Non-Sectarian, and persons of either sex are eligible for membership. There is no entrance fee, and subscriptions towards the expenses of the League are entirely optional.

Branches are being established in all parts of the country, and reports of their doings will be published from time to time in this journal.

The words and music of the League Song—which was sung with such success by Mr. Leo Stormont at the Albert Hall—may be obtained from the Secretary, price 6d., post-free.

League Badges, to be worn as a waistcoat button or in the lapel of the coat, may also be obtained, price 1s. post free. For ladies, an extremely handsome hat-pin, with design similar to that of the Badge, has been made, at the same price.

Readers desirous of joining the League must fill up the subjoined form and forward same to the Secretary as directed :—

### APPLICATION FOR MEMBERSHIP.

—:o:—

To be cut out and forwarded to the Secretary,

JOHN BULL LEAGUE,
67, Long Acre, London, W.C.

Please enrol me as a Member.

*Name* .....

*Address* .....

.....

## REPORTS FROM PROVINCIAL BRANCHES.

*(Local Secretaries are requested to let us have any items of interest by first post Monday, for inclusion in this column.)*

GLASGOW: Great excitement exists at the approaching visit of the President. St. Andrew's Hall—the scene of Lord Rosebery's great Budget meeting—has been secured for the 11th inst., and there is no doubt that the demand for seats will be enormous. JOHN BULL has a big following up here, whilst the Editor has many admirers. The membership of the League is already large, but the forthcoming meeting will beyond doubt add enormously to it. The *Glasgow Herald* is sympathetic in its references to some of the President's work.

BIRMINGHAM: The League grows apace. With this city as the centre of the Midland branch, we intend to beat all other districts in the matter of numbers. What we want is a big public meeting to give the League a good "send off," and we are all curious to know whether there is any truth in the rumour that the President is coming soon, and that the Bingley Hall is to be engaged. Wouldn't it be a meeting! The *Midland Weekly News* thinks the League has taken on an almost impossible task!

BRISTOL: We are getting along well down here, but shall do much better as soon as we are in a position to circulate the full report of the Albert Hall meeting. The *Bristol Mercury* strongly approves of some of the President's business proposals. The *Bath Herald* takes a similar line; and so does the *Western Daily Mercury*.

SHEFFIELD: Our party of two hundred which went to the Albert Hall meeting have brought back glowing accounts of the proceedings, and we are all asking when *we* are to have a meeting of our own. The League is very strong here, and is growing daily. The *Yorkshire Post* gives prominence to our efforts..

NOTTINGHAM: On Sunday evening, in the Great Market Square, Mr. W. J. DOUSE, under the chairmanship of Mr. WELTON, gave a graphic word-picture of the scene at the Albert Hall, on Trafalgar Day, when the League was inaugurated. Much interest was manifested in the proceedings, and the local membership is increasing every day.

LIVERPOOL: Efforts are being made to secure a public meeting here. Membership is already extensive, and the League badge is well in evidence. The *Liverpool Courier* thinks that the President is "tilting at windmills" in some of his proposals. The *Liverpool Daily Post* is not very friendly so far.

MANCHESTER: Four hundred members have been enrolled since the inaugural meeting, and the local branch contemplates holding regular monthly meetings. A great demand exists for the League Song, and also for reports of the Albert Hall speech. We have read with great pleasure that the President is shortly coming to pay us a visit.

NEWCASTLE: League going strong here. The *Newcastle Journal* comments on the President's attack upon phantom Government Boards. The *Newcastle Daily Chronicle* makes a sympathetic reference to the same matter. The *Manchester Chronicle* gives a special report of the Albert Hall proceedings, and heads it, "Mr. Bottomley's remarkable attack on present-day shams."

## THE GLASGOW MEETING.

**All arrangements for this meeting are now complete. St. Andrew's Hall—the largest in the City—has been engaged, and, as at the Albert Hall, the proceedings will commence with the singing of the John Bull League Song, with full Organ and Orchestral accompaniment. Mr. P. A. Hope, the well-known baritone, will be the vocalist.**

**Next week's issue of "John Bull" will contain a special coupon, the production of which will admit to the meeting.**

**The Organising Secretary (Mr. J. W. Ward) will arrive at the Central Station Hotel, Glasgow, on Monday morning, and between that time and the meeting will be available to see any readers willing to assist.**

## KIPPERS.

By Herbert Vivian.

The days when a new book by the poet Kipling aroused feelings of excitement are long overpast. As a romancer, he is now as dry and unsavoury as the fish recalled by his name. No wonder that his latest volume, "Actions and Reactions," should have fallen very flat indeed, and been relegated to the obscurer corners of critical newspapers. It is a desultory book, unlikely to please the admirers of any of his particular manners, a story of hotch-potch with no characteristic flavour, irritant to the fastidious, trivial as well as tedious.

The first chapter, on which he, apparently, places chief reliance, is singularly pointless. A Yankee couple seek rest in a remote farm in the south of England and, with great improbability, become enamoured of the simple charms of their surroundings. Their imagination is captured by a derelict house which they proceed to buy for a joke. They then succumb to the feudal atmosphere and take their responsibilities quite seriously, eventually discovering a relationship with the original owners of the estate.

Like all the pieces of prose in the book, this sketch is followed by a kind of summary in what is presumably intended to be poetry. Here are a few quotations which will suffice to show that the muse of Mr. Kipling has not acquired culture or music with advancing years:—

> Our loves are not given, but only lent,
> At compound interest of cent. per cent.
>
> The egregious rustic put to death
> A bull by stopping of its breath.
>
> But when to crown the work he goes,
> Gods! what a stink salutes his nose!
>
> Through putrid offal! while above
> The hissing blow-fly seeks his love,
>
> Who brings him the wine?
> "I," said Quinine,
> "It's a habit of mine,
> "I'll come with his wine."

"The Mother Hive" is one of the usual political squibs with which this writer has long made us familiar, an allegorical attempt to prove that this country is in a bad way and only to be regenerated by the methods of Mr. Chamberlain and Lord Roberts:—

> "What's the end to be? All the honey going out and none coming in. Things *can't* last this way!" said Melissa.

"With the Night Mail" is described as "a story of 2000 A.D." Of course, it is all about aviation and full of intricate details, but it is never for a moment amusing or interesting. Indeed, Kipling is exhibited at his very worst in a parody of the regulations of an Aerial Board of Control. What possible glimpse of a smile can, for instance, be called up by the following melancholy nonsense?—

> Invercargill (N.Z.).—From 1st prox.: extreme southerly light (double red) will exhibit white beam inclined 45 degrees on approach of Southerly Buster. Traffic flies high off this coast between April and October.

There are even imaginary Answers to Correspondents. Thus:—

> Vigilans.—The laws of Auroral Derangements are still imperfectly understood.
>
> Excoriated.—All inflators chafe sooner or later. You must go on till your skin hardens by practice. Meantime vaseline.

But perhaps the lowest and most dismal effort is to be found in the dreary pages of mock advertisements, such as have been done to death long ago in comic annuals.

The only interest in all this anticipation of the future lies in the admission that there may still be progress in store for this country in spite of the alleged rottenness of the Hive. Most of the rest of the book is beneath contempt. "A Deal in Cotton" is presumably intended to illustrate the patriotism and devotion of Empire-building pro-consuls, but after a patient study, I have been unable to detect any approach to a meaning or point or argument. Then there is a silly ghost story which would certainly not have been published if it had been sent in anonymously, to a half-penny paper. There is the usual reference to "the dumb Thing," and the plot seems to turn upon the question whether a foolish woman fell out of a window by accident or intended to commit suicide.

I must admit, however, that there are passages of rude humour in "Little Foxes." A certain Governor determines to introduce a pack of hounds to "the banks of the great river Gihon, which waters Ethiopia," of all places. His methods are somewhat paternal, and he threatens all manner of pains and penalties against any natives who may fail to stop the earths. A distorted version of this state of things reaches the ears of a Little-England M.P., whose leg is very severely pulled by a mischievous friend of the Governor. A great humanitarian campaign naturally follows, and the member comes out to make an official enquiry. Meanwhile, the natives have been informed that he is a madman, "the afflicted of God," and huge sport is afforded when he attempts to address them through an interpreter:—

> "He says you are not to be frightened," Abdul explained. A child here spluttered with laughter. "Refrain from mirth," Farag cried. "The afflicted of God is the guest of The Excellency, Our Governor. We are responsible for every hair of his head."
>
> "He has none," a voice spoke. "He has the white and the shining mange."

After the interpreter has finished, the unfortunate M.P. proceeds to make a little speech in the vernacular, but he has been primed with bad language, and in particular "one short, adhesive word which surprises by itself even unblushing Ethiopia." This affords an opportunity for some really broad farce:—

> There are limits to the sublime politeness of an ancient people. A bulky, blue-chinned man in white clothes, his name red-lettered across his lower shirt-front, spluttering from under a green-lined umbrella almost tearful appeal to be introduced to the Unintroducible; naming loudly the Unnameable; dancing, as it seemed, in perverse joy at mere mention of the Unmentionable—found those limits. There was a moment's hush, and then such mirth as Gihon through his centuries had never heard—a roar like to the roar of his own cataracts in flood. Children cast themselves on the ground, and rolled back and forth cheering and whooping; strong men, their faces hidden in their clothes, swayed in silence, till the agony became insupportable, and they threw up their heads and bayed at the sun; women, mothers, and virgins, shrilled shriek upon mounting shriek, and slapped their thighs as it might have been the roll of musketry. When they tried to draw breath, some half-strangled voice would quack out the word, and the riot began afresh. Last to fall was the city-trained Abdul. He held on to the edge of apoplexy, then collapsed, throwing the umbrella from him.

I must also confess that much may be forgiven to Mr. Kipling for a story about a dog called Garm. I am not very clear why the dog's owner behaved as he did, nor am I attracted by Mr. Kipling's habit of sleeping in bed with a fox-terrier bitch. But the sentimental affection inspired by a dog with a really noble character is attractive, howbeit exaggerated and occasionally mawkish.

The more I read Kipling, the more amazed I am that he should ever have secured any wide popularity. His stories are, for the most part, clumsy and uninteresting, his English is a barbarous jargon, there is no excuse for his doggerel. Even when he coins words, he never approaches the level of the late Mr. Lewis Carroll. Take this reference to caterpillars, for instance:—"They smarmed and garmed everything." His comparisons are often half-witted: "She trundled off on her wheel like a brown bee." Surely there are few travellers more unlike than a bee and a bicyclist. "Supt" is an atrocious barbarism. It would be well to learn how to spell the commonest foreign names if they must be introduced into a story. In the course of a very few pages I find "*Guiseppe*" no less than fourteen times, which proves that for once the printer is not to blame. Mr. Kipling's accomplishments evidently do not include Italian, for he makes one of his characters exclaim: "*Avante!*" Nor can he be taken as an authority on etiquette, for one of his characters, not supposed to be a barbarian, has a visiting card inscribed "L. Maxwell McLeod, Esq." But it would be tedious as well as unprofitable to dissect all the putrescent emanations of this decaying driveller. So I will content myself with asking why his cover is decorated with a medallion of an elephant sucking a cowbell?

"Every member of the JOHN "BULL LEAGUE is loyal to

"THE THRONE (& Country)."

Mr. Horatio Bottomley at the Albert Hall, October 21st, 1909.

TUESDAYS, 9d.

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# AutoStrop SAFETY RAZOR

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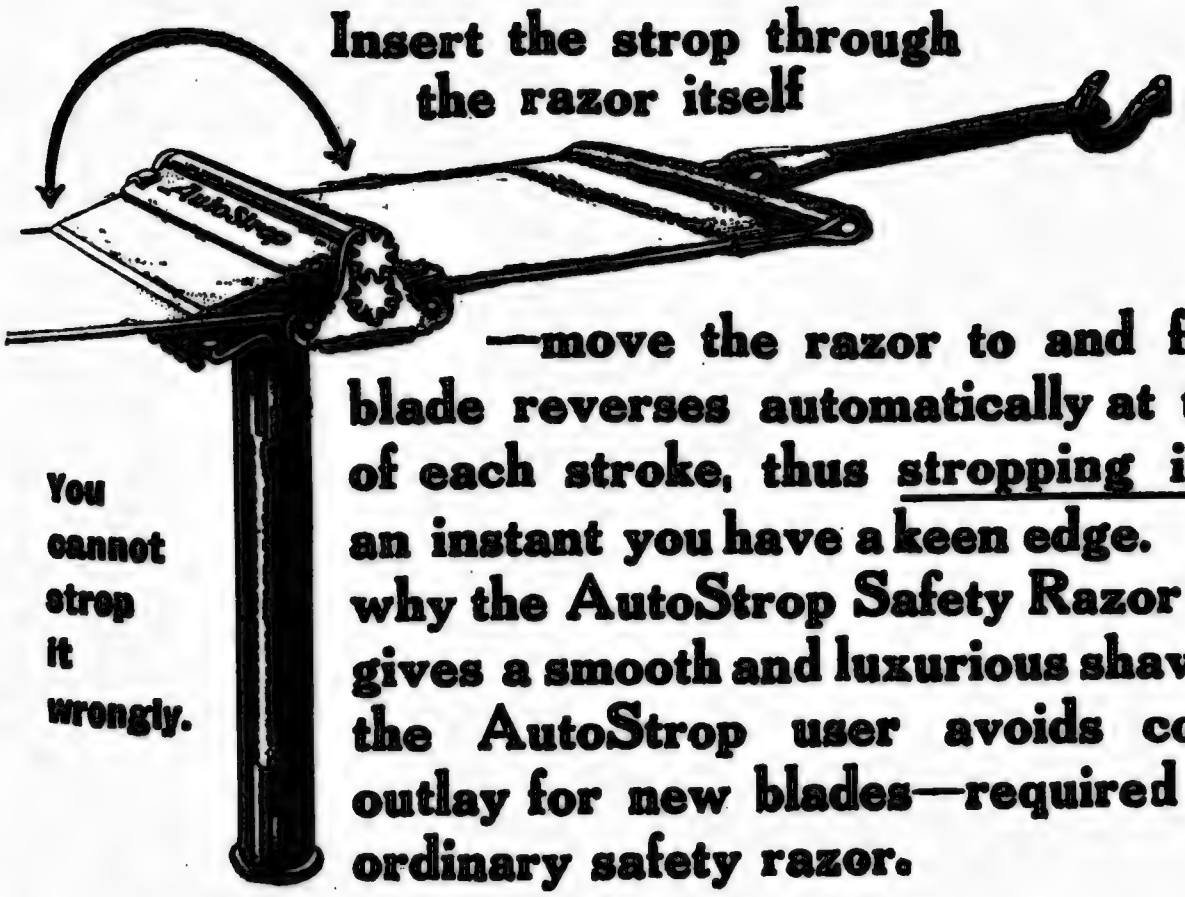


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—move the razor to and fro—the blade reverses automatically at the end of each stroke, thus stropping itself—in an instant you have a keen edge. That is why the AutoStrop Safety Razor always gives a smooth and luxurious shave. And the AutoStrop user avoids continual outlay for new blades—required by any ordinary safety razor.

The Standard Outfit consists of quadruple silver-plated, self-stropping razor; one dozen specially tested lancet-steel blades; one horse-hide strop, the whole contained in handsome leather case, size 2 ins. by 3¼ ins. The price complete is **21/-** NET.

**Nothing to take apart to strop or clean.**

Your dealer will gladly demonstrate the AutoStrop Safety Razor to you.

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Illustrated Description Free. Address Dept. M.

AutoStrop Safety Razor Co., Ltd.

61, NEW OXFORD STREET, W.C. Also at Dublin, Paris, New York and Montreal.

# TRIVIAL TALES.

By "Retlaw."

## I.—MARY.

Mary was a housemaid. She was also ambitious. She endured Forest Gate, but aspired to Kensington. She submitted to the sole companionship of a frowsy cook, but yearned for the society of a lordly butler and footmen with calves. Consequently she spent all her holidays and too much of her wages in visiting West End registry offices and paying their fees.

Let it be declared at once that Mary was pretty—very pretty.

Mary was not only pretty, but good into the bargain. This fact may disappoint some of my readers—but there it is. Simple she was, and romantic, but quite good.

When Harry Moncrief, Lord Castlemead of Castlemead, met her tripping along Victoria Street one afternoon, he thought he had never seen a lovelier face and more enchanting shape. So he turned and followed her. Lord Castlemead was no fool. He knew that the girl he followed did not belong to his class. He fancied she might be a shop-girl or a typist—even a parlour-maid. But his lordship was thirty-five, a bachelor, and something of a democrat in his aristocratic way. In addition, he was an enthusiastic believer in the principle of natural selection. Therefore, he continued to follow.

When Mary entered a well-known employment agency to make the usual enquiries, she was closely followed by a handsome, well-dressed man of about thirty-five, who desired the clerk to put his name down for a butler's situation. Mary, who had turned to leave the office, was arrested by the word "butler." She looked shyly at the handsome stranger who, like herself, was seeking a situation. Their eyes met. He smiled, and said "No luck?"

"Not yet," returned Mary, lingering a moment.

"Wait outside for me; perhaps I can put you on to something good."

Mary smiled gratefully. In a few moments he joined her on the pavement. "Let's have a cup of tea," he said, "and a chat."

Close by was a quiet little tea room, where they found a cosy corner.

Very soon, by tactful questioning, Lord Castlemead had drawn from Mary's lips the simple story of her life and the modest sum of her ambitions. He listened, absorbed by her beauty, while she told of the little Suffolk farm where she was born, of ancient yeoman stock. He sympathised as she spoke of the failure of the farm, the death of her father, mother, and only brother, and her first experiences of domestic service. And then, in his turn, he deftly drew a picture of his own lovely situation. Confidence based on mutual sympathy was established between them; and when his lordship put her in the train at Liverpool Street Station, it was with a final and fervent promise to see her again quite soon.

As Lord Castlemead taxied back to his Mayfair flat, he was not ashamed to confess to himself that he had fallen in love with a pretty housemaid. All the latent romance of his disposition was aroused. He thought of the chorus girls many of his brother peers had wed. He compared the perfect naturalness of Mary with the bored affectation and *blasé* indifference of the women of his own set. He thrilled at the thought of her evident splendid healthfulness. He imagined her, clad and adorned as his wife should be, presiding over his ancestral home in Hampshire, which so long had been without a mistress. In short, he resolved to marry her.

When, the following week, Mary received a wire saying, "Have heard of situation suit us both. Beautiful country house. Must see you. Be at Liverpool Street mid-day without fail," her excitement was so great that she could scarcely make a coherent request for the necessary liberty. The prospect of leaving the drab, lower-middle class respectability of Forest Gate and obtaining service with gentry was not the only thing that made Mary's heart beat fast as she alighted from the train at Liverpool Street. She felt a very peculiar but very delicious shyness when she saw him waiting outside the barrier; and when he took her hand she felt a very peculiar but very delicious thrill that alarmed her a little in a very blissful sort of way.

"Mary," said his lordship, when they were seated in a corner of the first-class waiting-room, "I have heard of the very situation to suit you and me. It is a fine old mansion in Hampshire, and the master is a nobleman and a bachelor. He requires both a parlour-maid and a butler, but makes one very unusual stipulation. They must be man and wife. You see, being himself unmarried, and rather susceptible to female charms, he feels safer with married women servants about him. The situation is ours if we like to take it, on condition that we are married before we take up our duties."

"Oh!" exclaimed Mary, with a look of consternation.

"Mary," continued his lordship, rapidly and earnestly, "it will be the chance of our lives. I love you. I have loved you from the moment I first saw you. Trust yourself to me. You will never regret it. Say that you will."

"Oh!" said Mary again, covering her face with her hands.

"No, don't say 'Oh!'—say 'Yes,'" urged his lordship. "I have a special licence here. I have made all arrangements. A clergyman is waiting at this very moment for us in St. Botolph's Church. Come, look at me and say you will be my wife."

Mary uncovered a pair of very startled but very brilliant eyes and looked into his. "Won't you trust me, Mary, and love me?" murmured his lordship, in soft, shaken tones; "say you will marry me now."

"If—if you like," whispered Mary.

* * * * *

After the quiet ceremony, which made her Mrs. Moncrief, and, as she thought, no more, Mary spent the most wonderful afternoon of her life among the West End shops. Bewildered by all that had happened and was still happening, she moved in a dream, obeying without question the command of her stranger-husband. At the expiration of four hours she looked a queen among women. She had submitted to the magic of a famous hairdresser; and now, at last—perfectly booted, gloved and gowned—she sat with her husband at a little table in the Savoy, trying to understand it all.

"You see, Mary," said his lordship, his face aglow with satisfaction, admiration and love, "it is necessary that we should make a good appearance, as Lord Castlemead is a most particular man. He told me to provide you with everything necessary."

Mary, innocent confiding Mary, dazed with all the delicious excitement of the day, was satisfied. As a matter of fact Lord Castlemead gave her no time for thought. From the Savoy they stepped into a superb motor-car, driven by a grave-looking chauffeur, and within half-an-hour were speeding through moonlit Surrey lanes. The fresh air, the rapid movement, lulled poor, wondering Mary to sleep. Wrapped in rich furs she was a picture his lordship could not look long enough upon. "My little wife!" he murmured.

Castlemead Hall was ablaze with lights as the motor-car sped smoothly up the drive. "Wake up, Mary," said his lordship; "here we are."

Mary opened wide but sleepy eyes, gazed for a moment at the brilliant windows, then turned to her husband and clasped his arm convulsively. "Oh, Harry, I'm so frightened."

"Don't let Lord Castlemead see you're frightened," whispered her husband. "Be brave. Remember, you are my wife."

Supporting Mary, trembling Mary, on his arm, his lordship entered the noble entrance hall. A cheerful fire was blazing on a mighty hearth.

"Wait here, Mary," said his lordship, leading her to a deep arm-chair; "I will see Lord Castlemead first."

Mary waited in the silent hall, trembling and trying to think. Clasping her hands with a sensation of undefined anxiety she felt the wedding-ring upon her finger. It gave her courage, yet brought a tender flush to her cheeks.

"His lordship would like to speak to you, madam, if you please," said a respectful voice at her elbow.

Mary started up and followed a demure maid into a magnificent dining-room. The door closed softly behind her. Standing with his back to the fire was her husband.

"Where is he? Is it all right?" exclaimed Mary, breathlessly, hurrying towards him.

Lord Castlemead caught his wife up in his arms and looked deep into her eyes. "It is all right, Mary," he said; "and—he is here!"

* * * * *

"And you really think, Mary, that you can love a lord?"

And Mary turned, and clung around his neck.

# How Macgregor's Chance Came

## AND

# What Macgregor Made of It.

Macgregor had an idea that if he got his chance he could soon show that he was big enough to take hold of it; but now and then he was inclined to think that his chance would never come. Many young men think that.

But Macgregor made up his mind, like the young Briton that he was, that if his chance did come, it should find him ready. This is where Macgregor scored.

Macgregor was a smart young clerk in a big firm in the City.

Macgregor wasn't there long before he learned that he was not expected to suggest or to originate; he had just to be in the office promptly to time in the mornings, to do as he was told during the working day, and not to be too anxious to leave promptly in the evening.

Thus, while Macgregor more than suspected—he *knew*—that his superior, the manager, wasn't either as clever or as up-to-date in his business methods and practice as he might have been, he hadn't the ghost of a notion how this knowledge was going to help him to hold on to his chance when it came. So he just set his teeth and re-registered his determination to be ready anyhow.

### The Tool for the Purpose.

The very first time Macgregor saw an advertisement of the "Business Encyclopædia" he jumped to it like a cat to the cream jug. Here was the tool that was to enable him to seize his chance, as soon as ever it came in sight. He ordered it at once when he found that he could have the complete work delivered, carriage paid, for one-and-sixpence, and that he could pay for it by a few small monthly payments while he was reading it and using it and doubling his commercial value by its means.

As soon as he got it Macgregor began to use it.

He found an absolute pleasure in referring himself to its pages day by day, and many a time in the course of the day on every point of doubt or difficulty that continually crops up in the busy office.

There are no less than 12,000 references in the Index, so any matter can be turned up without the loss of a moment's time.

And in the long winter evenings Macgregor set himself to master the abstract part of Business Knowledge.

He was able to do this without paying heavy Tutorial fees to a Business College, or leaving his own comfortable room in the evening. Because the "Business Encyclopædia" contains hundreds of concise articles, written in plain, straightforward language, that any intelligent man can understand, each dealing with one of the many subjects on which exact and reliable and expert knowledge is absolutely necessary to the ambitious man who means to make headway in the Business world. And that was Macgregor.

Now you all know the story of the man who saw a labourer drowned in the dock one night, and who went to the yard before six next morning and applied for his job. He was told that a Scotsman who had pushed the man in had got it already!

Macgregor still used to think that his time would never come; and it is conceivable that about this time he was often seen to study the manager's very respectable girth in a dark and gloomy manner, and to wish they were both a little nearer the water-side.

For Macgregor was now chock full of expert Business Knowledge, which he had assimilated systematically and studied until he was a past-master of it, out of the "Business Encyclopædia."

The "Business Encyclopædia" is written by Business experts; and the "Business Encyclopædia" is full of new Business ideas. It contains practical articles on Business building, Business methods and Business success. The Basic idea of a Business, the opening of branches, selling schemes, office organisation, Business by post, retail and national advertising, writing and time-saving machines, card, slip, and loose-leaf ledgers and systems, bonus systems for employees, etc., etc.—these are some of the subjects. And as these matters are treated of from every point of view, Macgregor got fuller and fuller of the knowledge no ambitious man can afford to do without.

And Macgregor felt that if he wasn't let use some of this knowledge soon, it would burst and go inside and do him permanent mischief.

However "it is always just too soon to despair," especially when things look quite desperate.

### Macgregor's Opportunity.

The manager fell a victim at last to his own unbridled zeal for work.

Macgregor tried to look sympathetic as the poor man left for a rest cure, but he rather thought his chance had come at last.

He must now do things he knew all about but had never been let do. He was very stoically determined to do them better than they had ever been done before. And here was, at once, his problem and his opportunity.

Several times during the first week the head of the firm, who felt very helpless without his right-hand man, had perforce to ask his young deputy for certain information. And Mr. Deputy Macgregor was able to supply it in every case, without a moment's hesitation. Because, you see, he knew his subject thoroughly. He knew all about Business. And he knew that he knew it, and before the week was out his employer knew that he knew it too.

During the second week Macgregor actually ventured to suggest one or two reforms in the matter of procedure. And since it was now generally understood that Macgregor knew what he was talking about, the suggestion was received in good part and acted upon forthwith.

Well, to make a long story short, when the invalid returned, even he granted that the changes that had taken place were for the better, and Macgregor was given his head a little.

But soon Macgregor had to leave the reforms he had inaugurated for others to carry on. For he was promoted to a place of greater responsibility, about this time—a position where all the Business knowledge he had acquired, and the Business initiative he had developed on the safe and sure foundation of that expert Business Knowledge, had full play.

And from this Macgregor's career was one of undoubted success. Macgregor is in the thick of the Business fight to-day—a fight more remorseless, a struggle more deadly than any other that has ever been known in the history of the world.

Yet Macgregor comes steadily to the top. And the "Business Encyclopædia" was the tool that enabled him to get there.

**SIR THOMAS DEWAR writes:**

"I must congratulate you upon the production of such an excellent work. The volumes are full of information, and I feel sure they will be found to be a necessity in every commercial house. Now that we see the 'Encyclopædia,' the marvel is that such a work has not been thought of in this country before."

**A CLERK'S OPINION.**

Mr. G. W. Read, Clerk, Fortnam Road, London, N.: "I never made a more gratifying purchase. I regard the 'Business Encyclopædia' as a most profitable investment, and I very much regret that such a work did not come my way earlier in life."


# A FREE BOOK.

The Publishers have compiled a handsomely illustrated book—"THE PRACTICAL BOOK"—which will be sent to you POST FREE. It contains information of priceless value to the man who means to succeed. It will tell you all about the "Business Encyclopædia," and how it can be obtained for a first payment of 1s. 6d., the balance to be paid by small monthly payments.

To the Caxton Publishing Co.,
Clun House, Surrey Street, London, W.C.

Please send me, free of charge, a copy of "THE PRACTICAL BOOK."

Name .....
(Send this Form or a postcard mentioning JOHN BULL.)

Address .....

## AMONG THE LAWYERS.

### A STRANGE DECISION.

The decision of the Court of Appeal in the matter of the Edinburgh and District Motor Omnibus Company, Limited, must have caused surprise to many. It may be remembered that the prospectus of this company was issued in February, 1906, and contained the following statement :—

> The Company has secured the delivery of 150 omnibuses, 15 within three months, and the remainder at 20 per month afterwards, upon terms which the directors consider favourable. . . . As the Company has been able to secure such prompt deliveries they will be able to commence operations at once.

The company with whom the contract had been made for the supply of omnibuses was the Motor Car Emporium Company. It failed to deliver the omnibuses, and, largely in consequence, the Edinburgh and District Motor Omnibus Company went into liquidation in February, 1907, and the Motor Car Emporium Company almost immediately afterwards. The plaintiffs claimed damages against certain directors for having induced them to take shares in the Edinburgh and District Company by means of a misleading prospectus, and they relied upon the paragraph we have quoted.

In the Court below the jury found for the plaintiffs. The Court of Appeal has now upset that verdict, and entered judgment for the defendants. In his judgment Lord Justice Vaughan Williams gave it as his opinion that the statement about the delivery of 150 omnibuses having been secured "simply meant that the company had secured the delivery of the omnibuses by entering into a contract for the delivery of them." In his opinion "there was nothing whatever to show that the Motor Car Emporium was a bogus company which might reasonably be supposed not to be able to carry on business." We should have thought there was much to show this. A visit to Somerset House would have shown that at the time of the issue of the prospectus of the Edinburgh and District Motor Omnibus Company, the subscribed capital of the Motor Car Emporium was only £7. Further inquiry would have shown that the Motor Car Emporium was simply an agency controlled by Dr. E. E. Lehwess, whose nominee, Mr. Roberts, was a director of the Edinburgh and District Company, and that there was no reasonable probability of the agency being able to get delivery from the manufacturers. It seems to us that the special jury took a much sounder view of the matter than the Court of Appeal, finding as they did that the statements in the prospectus were untrue, since the defendants had no reasonable grounds for believing them to be true, and the plaintiffs had relied on the statements.

### THE PUBLIC TRUSTEE AND TOUTING CIRCULARS.

Solicitors are sore at the touting methods adopted by the Public Trustee for the purpose of getting business. His friends defend them on the ground that "dignity of mere form must give way to common-sense, and there is nothing inherently unworthy in the Public Trustee advertising for business any more than that of the War Office advertising and touting for recruits. The ignorance and forgetfulness of the general public in legal and official affairs being so notorious, the Public Trustee, starting as he does free from any dead load of etiquette, would be neglecting his duty if he left any step untaken to make and keep people acquainted with his function." Nobody suggests that there is anything "inherently unworthy" in the Public Trustee advertising his office; the complaint is that the Public Trustee has sent touting letters to Bishops and other persons, and that such methods are not consistent with the dignity of the office.

### A LITTLE BILL OF COSTS.

A correspondent relates his experience in the matter of a debt. In May last, he bought goods from a person we will call Brown, to the value of £3 16s. 11d.; in June other goods to the value of £12 13s. 9d., and in July further goods to the value of £5 5s., making, all told, £21 15s. 8d. In September, Brown naturally wished for payment, and ultimately threatened proceedings if the debt was not settled by Saturday, September 25th. On that day Brown's lawyer served a writ on our correspondent for the £21 15s. 8d., On Wednesday, October 6th, Brown sent the Sheriff, who was paid out by our correspondent on Thursday, October 7th. The Bailiff demanded £30 6s. 2d., made up as follows :—

| | | | |
|---|---|---|---|
| Original debt .. .. .. .. .. | £21 | 15 | 8 |
| Costs .. .. .. .. .. .. | 4 | 0 | 0 |
| Writ .. .. .. .. .. .. | 1 | 10 | 0 |
| Levy fee and mileage .. .. .. | 1 | 3 | 0 |
| Poundage .. .. .. .. .. | 1 | 7 | 6 |
| Possession (2 days) .. .. .. .. | 0 | 10 | 0 |
| Total .. .. .. .. | £30 | 6 | 2 |

Our correspondent does not complain of Brown putting in a distraint to get his money, but he thinks it shameful that he should have to pay £8 10s. 6d. on an undisputed debt of £21 15s. 8d. We agree. These County Court charges are very monstrous.

### LEGAL ANSWERS.

Canal Company and Power to Take Land.—X. Y. Z.—The Company are not entitled to enter on your land and take possession of it, and you have a right of action against them for trespass. You should threaten them with an action unless they restore the land to its former condition and pay compensation. Any solicitor would take the matter up for you.

Cost of Gas and Water Supply.—F. C. M. (Strood).—You must bear the cost of carrying the mains to your land as the companies are not bound to bring it.

Bankruptcy.—Constant Reader (Hull).—The fact that a house is taken by the wife does not protect the contents from seizure by the trustee in bankruptcy, and the only way that it can escape is by being the property of the wife, either by purchase or by gift, A deed of gift is not valid if made within two years of the bankruptcy.

Estate in Chancery.—Chancery.—A list of unclaimed estates in Chancery can be obtained from the offices of the "London Gazette," St. Martin's Lane, London, W.C. We cannot recommend any of the agencies or solicitors who deal in these matters.

American Divorce.—J. W.—A divorce in America of a wife married in England to an Englishman would not be recognised in the English Courts unless it was for reasons that would make the divorce good here, but the marriage would be valid until it was annulled.

Discharge of Mortgage.—Mortgagor.—The repayment must be tendered to the mortgagee at his address or at some other place named by him, and the re-conveyance must be drawn by his solicitor. The fees are the same as for a conveyance.

Debt Due by Foreigner.—S. V. I.—You have no remedy, and your best course is to put the money down as lost.

Tailor's Misfit.—Birmingham.—Unless you are willing to contest the case you cannot dispute the amount and must pay. It is useless writing to the Registrar.

County Court Judgment.—G. C. D.—The judgment has lapsed and you now have no remedy as the debt is statute barred.

Bonus for Services.—Jeweller.—It seems to us that the terms of service are salary and bonus, and unless the bonus is made contingent on the business done we see no reason why the bonus should not be enforced. The proper course for the employer to have taken would have been to give notice so as to enter into a fresh agreement.

Insurance Policy.—S. B.—You should give notice to the company that the policy is in the man's possession, and then you should apply to a police magistrate for a summons requiring him to deliver it up to you.

Betting Business.—There is nothing illegal in what you do.

Administration of Estate.—Taylor (Lynn).—The next of kin of the widow would be granted letters of administration in preference to the uncle and nephew, as the property was hers.

Excess Railway Fares.—F. G.—If you were put into the first-class carriage by an official of the company, and can prove this, they cannot recover the excess.

Title to Land.—Doubtful (Harlesden).—You have the title deeds and you cannot be deprived of the lands by mere failure to pay tithe. You should visit the place and have your boundary marked out and then negotiate the sale.

Surety's Liability.—W. T. M.—The claim seems to be statue barred, as it is more than six years old. You should refuse to pay on that ground.

Security for Debt.—Nimrod.—Your best course is to get your friend to execute a promissory note for the amount due and to write you a letter agreeing to pay interest quarterly, and also agreeing as to the mode of repaying the principal. You can then at any time put the matter in the hands of a solicitor to collect whilst you are in Australia.

Valuation Surveyor.—F. S. I.—These appointments will be made by the Commissioners of Inland Revenue, Somerset House, London, to whom application should be made.

### PARTY PRESS PLACARDS.

*(How four of the party newspapers announced the Bermondsey Election Result.)*

In our editorial columns we contrast the headlines of the Party Press on the Balfour—Ure incident. We have set out the contents bills of four of the leading papers, on the Bermondsey Election result :—

*Daily Telegraph :*
GREAT VICTORY
FOR
TARIFF REFORM.
Unionist Triumph
AT
Bermondsey.
Majority . . . . 987

*Daily Chronicle :*
BERMONDSEY.
Substantial Majority
for the Budget.
448
Food Taxer Represents
a Minority.

*Daily News :*
BERMONDSEY.
Majority for the Budget.
Tory Returned.
Result of the Split Vote.

*Daily Mail :*
END OF THE
BUDGET.
Bermondsey's Verdict.
The "Poor Man's"
Answer.
Tariff Reform Victory.

Oh, for a Business Newspaper!

# THE CAXTON BALZAC.

## THE ONLY COMPLETE AND UNEXPURGATED EDITION EVER ISSUED IN ENGLAND.

## A Remarkable Publishing Enterprise.

NO fact in the literary history of the time is more encouraging to those who are interested in the development of sound literary taste than the steady progress of the fame of Balzac during the past few years. With the celebration of the Balzac Centenary there began one of those strange literary awakenings for which it is not easy to account. English readers became anxious to read Balzac. But the demand was for the complete text, for a just translation that should give the works of the Author as they were written, in all their integrity and without gloss, change, or expurgation.

Balzac saw all Life, all Character, and all happenings simply as raw material to be manufactured into stories. He studied humanity and the machinery of society in a scientific spirit, and was himself at once a realist and a visionary.

Balzac never idealised; he drew men and women as they are. And so his novels are meat for the strong, and they make their special and distinct appeal to the sincere soul.

### An Unexpurgated Edition.

The issue in English of the only complete and unexpurgated edition of the works of Balzac by the Caxton Publishing Company is, therefore, an event the importance of which will be fully understood by the book-buyer who has knowledge of book values.

Type, binding and paper have all been specially chosen in a style befitting the definitive edition of a standard author.

But it is the fact that this is the only complete and unexpurgated edition issued in English that the publishers naturally desire to emphasise.

These beautiful volumes include the eighty-five novels Honoré de Balzac wrote in his twenty active working years.

### The Comedy of Life.

The marvellous "Comédie Humaine," in which Balzac incorporated so many of his stories when he had been writing already ten years, is a series the plan of which has no parallel in the History of Fiction.

Its sub-divisions were continually altered, re-arranged, and added to by Balzac himself up to the time of his death. The "Human Comedy"—or "The Comedy of Life"—consists of stories of

| | |
|---|---|
| Private Life, | Political Life, |
| Provincial Life, | Military Life, |
| Parisian Life, | Country Life, |

all connected by the fine web of a narrative that has the Paris of the Restoration for its centre.

These were ultimately classified by M. Michel Lévy, the Publisher of the Paris "Edition Définitive," according to the author's final intentions.

In this wonderful series of profound studies, each one of over three hundred characters stands out with lifelike fidelity. All sorts and conditions of men and women—fops, noblemen, scholars, philosophers, duchesses, thieves, beggars, rakes, courtesans, shopkeepers, artists, priests, appear and reappear, each acting as such a character would act through the shifting phases and varying stages of "that perennial battle which we call Life."

"Balzac believed in decency," says another of his critics, "as well as in fidelity to realism." And this is no doubt the right place in which to emphasise that in this—the only complete edition in English ever issued, and one that embraces all that is in the original—the translations are scholarly as well as literal ones. They are absolutely faithful to the spirit as well as to the text of the author; therefore they avoid the coarseness that is so marked in the works of less skilful translators, who render literally without regard to the spirit.

The "Droll Stories" of Balzac stand alone. They are a remarkable series in which he reproduces with masterly design and Rabelaisian humour the France of the sixteenth century. All are included here.

### The Magnificent Illustrations.

This edition is exquisitely illustrated by great French artists, whose names are a sufficient guarantee of their ability to embody the very spirit of the author. The fact that the originals of these fine pictures were exhibited in the Salon is in itself sufficient proof of their excellence.

The illustrations include in all 265 full-page plates, of which 52 are etchings printed from the copper plates.

#### TWO APPRECIATIONS.

MR. ANDREW LANG writes:

"It is impossible to enter on a detailed criticism of Balzac's novels. In them he scales every height, and sounds every depth of human character. . . . The qualities of Balzac are his extraordinary range of knowledge, observation, sympathy, his steadfast determination to draw every line and shadow of his subject, and his keen analysis of character and conduct."

"THE ATHENÆUM."

"Balzac—whose work has had more influence on modern fiction than that of any other writer."

## A FREE BOOKLET.

We have prepared a charming detailed prospectus containing interesting information about Balzac, his life, and his work, which will be sent post free to those who apply for it. It contains a full list of everything Balzac wrote and its arrangement in these volumes. It will also tell you all about this Caxton edition—the only complete and unexpurgated edition ever issued in English—and of the very easy terms on which it is supplied.

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Surrey Street, London, W.C.

Please send me, free of charge, and without any obligation on my part:

Detailed prospectus of "THE CAXTON EDITION OF BALZAC," with terms of easy payments.

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## HUMAN DOCUMENT.—LXVI.

### A PLEA FOR A DYING SOLDIER.

One of our contributors asks us to put the following facts before our readers, in the hope that some of them may see their way to help a very sad case. It is that of a soldier dying rapidly from consumption. Let him tell his own tale, which we have verified :—

> I was discharged from the Service, having been found medically unfit for further service, with 10 years and 166 days colour service. I am in possession of King and Queen's African medals. My discharge is marked, "Character very good, reliable soldier." I am in receipt of 8d. per day pension. I am unable to work and cannot make my pension pay for my lodgings. I am compelled to beg food from my sister, who is married, and poor. From time to time, when my landlord or landlady find out that I am suffering from tuberculosis, they tell me to look out for another place, as their children are in danger of contracting the disease. And so I have had to fall back upon my sister, who has children, and very scanty room to spare me for sleep.

This discarded soldier is an Irishman, and he is patiently awaiting his end in the City of Limerick. Our correspondent asked Mr. Michael Joyce, M.P., to see the man when visiting his constituency. He did so, and confirms the statement that he is past work. Our contributor then wrote to the Secretary of the Royal Hospital, Chelsea, in an endeavour to get the man's pension increased. He failed. Next he got Mr. Joyce to put a question in Parliament. The reply was that the man receives the maximum pension allowed. His case was then submitted to the Countess of Aberdeen, wife of the Lord-Lieutenant of Ireland, with a view to getting the man into some Home. It may be remembered that the Countess has been peculiarly active—as Irishmen say, too active—in bringing home to the people of Ireland the terrors of consumption. Her ladyship replied to our contributor asking the man's religion. She was told that he was a Roman Catholic. That was two months ago, and although Lady Aberdeen has been written to twice since then, no reply has been received.

We have given the bare facts. The man can only live a few months. He served his country well whilst health and strength remained to him. He asks only that he may die in peace outside the workhouse, and without further burdening his sister, who, for the reasons given, finds it most difficult to find him home and food.

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We are glad to be able to state, with reference to Human Document LXV., that we have received a very nice letter from Dann, in which he informs us that, thanks to the publicity given to his case in these columns, he has obtained an excellent situation. We trust that he will long enjoy it, and that happier times are in front of him. The anonymous donors, W. McK. (5s.) and A. V., Purley (10s.), who, on October 27th, sent us postal orders for Dann, are requested to forward us their names and addresses, that we may return the money.

## THE BLACKHEATH CONGREGATIONAL CHURCH SCANDAL.

With reference to our remarks in our issues of September 25th and October 16th upon the scandalous way in which the Pastor of Rothbury Hall has been treated by the Blackheath Congregational Church authorities, the Rev. R. C. Thurley writes to us to amplify some of our statements, and makes the action of the Church authorities even more indefensible than we described it. The Mission was not started by Mr. Fotheringham, but by the Rev. C. Wilson, many years before the present Minister of Blackheath Church was appointed. Mr. R. C. Young died in August, 1907, and bequeathed to "R. C. Thurley, or other the Mission Pastor for the time being, an annuity of £150," the Testator adding, "And I hereby declare that this annuity is intended as an augmentation only of the salary of the Mission Pastor," which makes it quite clear that Mr. Young desired Mr. Thurley's salary to be increased by £150 per annum. Instead, the Deacons reduced the existing salary of £200 to £100, inserting in the new terms the provision of "a month's notice," the sinister object of which was obvious. As to the poultry farm, Mr. Thurley informs us that it is not true that he has bought one. Nor is it true that he resigned on account of ill-health, but rather because the Deacons and others expressed their feelings "in ways that could not be mistaken, and rendered life intolerable." It is a miserable business, and Mr. Thurley has our warm sympathy.

## NATIONAL CASH REGISTER.

Our readers will remember that some time ago we directed attention to the action of this Company in reducing the price of their registers and thereby entailing heavy loss upon purchasers, and this notwithstanding the undertaking given to these purchasers that the price of the registers would not in any circumstances be reduced. Since then, largely owing to what we have said on the subject, a number of customers of the National Cash Register Company have instituted actions with the object of compelling the Company to refund to them the difference between the price paid for their machines and the price at which they can now be obtained from the Company. For a considerable time the Company refused to admit that they were under any legal or moral obligation to compensate customers who had bought on the understanding that prices would be maintained; but recently a very marked change has come over the policy of the Company. In our issue of October 23rd we referred to a manufacturing firm who had received a cheque value £41 in settlement of their claim, and now we have information as to various other payments made. For example, Mr. Williams, of Dean Street, Liverpool, sued for recovery of the difference between what he paid for a machine and what he could get the same machine for to-day. He claimed £23 15s. A week or two ago the Company tendered him this sum. He refused to take it on the ground that the matter was in the hands of his solicitors, writ had been issued, and he did not propose to pay the costs. The Company have now paid him the £23 15s. and the whole of his costs, amounting to £30 odd. Messrs. Beavis and Co., oilmen, of West Green Road, Tottenham, have received a cheque for rebate of £24, and the remarkable thing about this case is that they did not ask for it. Messrs. N. Adshead and Sons, of 11, Union Street, Glasgow, have had £45 returned to them; Messrs. Thomas, of the Pier Head Restaurant, Cardiff, £44; Mr. J. Hall, tool merchant, Cardiff, £27 10s.; Messrs. J. Hibbard and Sons, corn merchants, of Cardiff, applied for a refund of £16, and received £22 5s.; which is, perhaps, a more remarkable case than that of Messrs. Beavis and Co. Mr. E. J. Baker, of Hazlemere Road, Portsmouth, has received a £4 refund on a machine costing £12; Mr. George Westbrook, of Charlotte Street, Portsmouth, has received £17 rebate on a machine costing £30; Mr. T. Gillham, Eastney Arms, Portsmouth, has received £18 on a machine costing £28; Mr. George Blyth, of Portsmouth, has received a rebate of £22 on two machines costing together £40; and Mr. G. Sparkes, of Lake Road, Portsmouth, has received £17 on a machine costing £30. The Company does not seem to be acting upon any principle in deciding the amount of rebate to be repaid, but as all the machines were bought under the same conditions it is obvious that the payment of these and other sums must greatly weaken any defence the Company may think well to put in in answer to the similar demands of other customers.

## BIRTHDAYS OF THE WEEK.

### "JOHN BULL'S" GREETINGS.

*November 6th.*—Sousa.

Heavenborn band!—*Hopkinson.*

*November 6th.*—Lieut.-Col. Newnham-Davis.

Solomon of saloons
And philosophic diner-out.—*Browning.*

*November 6th.*—Paderewski.

I know not what I was playing.—*Proctor.*

*November 7th.*—Madame Curie.

I hate a learned woman.—*Euripides.*

*November 8th.*—Canon Henson.

Not one of those self-constituted saints,
Quacks—not physicians—in the cure of souls.—*Hood*

*November 8th.*—Lord Rothschild.

How much richer are you than millions of people who are in want of nothing?—*Fielding.*

*November 9th.*—H.M. KING EDWARD VII.

Ay, every inch a King.—*Shakespeare.*

*Novembr 10th.*—Lord Iveagh.

I see no objection to stout(ness)—in moderation.—*W. S. Gilbert.*

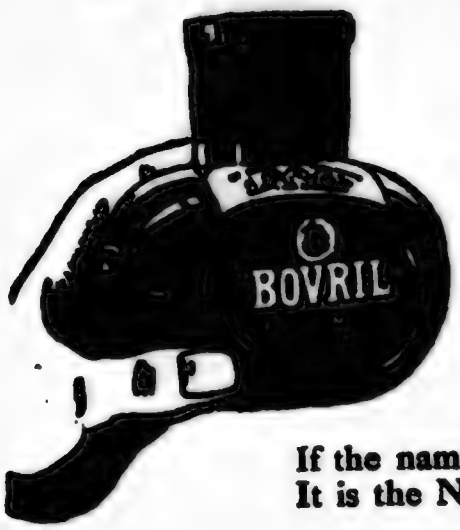
WHAT IS YOUR NUMBER?

See page iii of cover.

# Drink Beef

*Stimulant without reaction: Tonic and Food.*

**Other stimulants are merely stimulants for the time being—they raise, merely to depress after the transient effect has passed. But the power of beef is in Bovril, it stimulates without reaction, and feeds at the same time.**




**Doctors don't say "Drink Beef"—they say "Drink Bovril," because they know Bovril contains all the essential properties of beef in a convenient and easily assimilated form. Drink**

# BOVRIL

**The Mighty Energiser.**

**If the name Bovril is not on the bottle it is NOT Bovril. It is the NAME that matters because it means so much.**

BY APPOINTMENT TO H.M. THE KING.

S.H.B.

# DUNN & CO.'S NEW PREMISES,

## 429, STRAND,

OPEN

*Wednesday,*

*November 3rd.*

**FELTS—**
**3/9, 5/6, 7/6, 10/6, 12/6, 15/6 and 21/-.**

**SILKS—**
**10/6, 12/6, 15/-, 18/6, 21/-, 25/- and 31/6.**

The Largest and Finest Display of Gentlemen's Hat Wear in the World.

## JOHN BULL'S WOMENFOLK.

By Mrs. Bull.

### The Air Face.

The splendid triumph of Mademoiselle La Roche in her aeroplane at this early stage of aviation experimenting, has set some of us wondering how far, in the future, women are to be identified with this vast and daring air-conquering adventure. The precedent seems to argue that they will be as much "in it" as men, and if this comes about it will develop a totally new type of woman, for whom we shall all wait, I think, with some curiosity. For every new sport has wrought its effect upon plastic femininity, though men have often escaped the more obvious hall-marking of their own sports and amusements. The cycling woman was a brief terror. Her purple face and dictatorial accents soon hurried by on the stream, and the cycle was left to such peaceful persons as use it for real purposes of locomotion, either men or women. The pure and simple motoring woman has a hard eye like a boiled egg and a sort of thickened complexion, also a tendency to grow stout and stiff (of course, I speak of people who take practically no other exercise). The habitual hockey player, and that sort of thing, seems to grow rather like her own sticks about the feet and ankles, though her healthy, slim and abundant hair make up for much.

Now will the air-conqueror exhibit any of these traits, or start some totally new ones? One can fancy that she will contract a rather thrust-forward chin, like the portraits of Mrs. Brown-Potter, wide-open eyes, and a tightly shut mouth, which sounds rather romantic and "soulful." At present Mademoiselle La Roche herself looks charming and quite calm. But the expression I mention is capable of dangerous exaggeration, and might, in course of time, make you look as though you had a nervy "cause." And what could be worse than that? However, the future may not hold such terrors. We shall see.

### Sashes and Sombreness.

The present fashion—an old one revived—of wearing a broad sash round the knees and tied in a wide bow behind, is curiously distinctive and pretty, and well worth adopting before the caricaturists get hold of it, if they ever do. For, rather happily, this mode is not one likely to appeal to the kind of people who vulgarise everything they touch and wear; somehow it is too classical and refined, and has a restrained rather than a startling effect. The sash should almost invariably be of black, except, of course, on net and chiffon evening gowns. On old lace it is lovely in black velvet. But for day wear, colour robs it of its dignified air, and dignity, and a certain amount of sombreness is to be the keynote of this winter's fashions. The large, dim-toned millinery and the heavy dark furs all tend toward this ideal. One of the results of this sobriety of colouring will possibly be an extra outburst of jewellery to be worn on more than evening occasions. Fair and fair-complexioned women always score at these crises of fashion, for there is something especially bewitching in a blonde face showing out of dark furs and velvets into just a gleam of jewels to enhance the soft brilliance of the whole, to use a paradoxical expression oddly appropriate. For so long the fashions have been for dark people that some of us will be quite rejoicing at this good news.

### A Masculine Vice.

Now that the work of woman and its possible place in the great game of world-politics is being everywhere either earnestly or sneeringly discussed, it is rather interesting—and significant—to remember that there is one huge vice of public life from which practically all women are entirely free. And that is class jealousy. It is a curious fact that almost any woman will be personally jealous of an individual, either for superior birth or for any other advantage, but from the violent party hatred of class for class, she stands rather nobly exonerated throughout history. It would be almost impossible to quote an example of a woman who virulently desired the extermination of any class, as a class, as thousands of men have most unjustly done in their day. Even the virago army of peasant and bourgeoise women in the French Revolution has handed down no great type of a woman's persecution of women artistocrats. Queen Marie Antoinette's many historians record no instance of class cruelty from her own sex, after her imprisonment, and only passingly mention a few outcries and insults by an infuriated peasant mob of mixed men and women.

In the present phase of intense political feeling through which all Europe is passing, it is immensely important to be able to reckon on a vast army of world citizens incapable of this disintegrating social hatred and rancour. Such an army could surely be exploited with tremendous social results if a proper leader were forthcoming. The very lady who hates the next-door neighbour for possessing a motor or a City title would, once put in a post of public responsibility, drop the mean emotion like a hot coal, and become Minerva, balancing her scales from Olympus. It is a thing that has been proved again and again. Couldn't our Suffragist leaders take up the idea?


# A Message to all Rheumatic Sufferers.

## ELECTRICITY OFFERS A CURE.

Who does not know those grinding, unbearable pains of Rheumatism, Sciatica, or Lumbago? This common complaint knows no distinction of age, sex, or class. The causes of the trouble are still a matter of debate amongst medical men, and one of the first in which it was discovered that electricity has an astonishing and permanent effect. The names of medical men who have associated themselves with the electric treatment of the disease are a guarantee in themselves, and should induce all such sufferers to seek relief in the electric cure.

Dr. Mitchell Bruce is one of the greatest authorities on this disease. He says that the use of the continuous galvanic current in cases of Muscular Rheumatism occasionally dispels the pain and stiffness almost immediately.

Dr. Erb tells us "the cure of Muscular Rheumatism certainly belongs to the most hopeful province of Electro Therapeutics."

Dr. Karl Nordhorst, of Wiesbaden, reports on seventy-one cases in which he tried electrical treatment, and out of which there was not one patient who did not derive considerable benefit from it, and only five who were not completely cured at the time of making the report.

"In chronic and sub-acute forms of joint trouble, whether rheumatic, rheumatoid, or gouty," writes Dr. W. S. Hedley, "and in muscular conditions having a similar origin, the usefulness of electrical treatment seems to lie (1st) in the power of removing inflammatory products by the quickening of the circulation and dilatation of the bloodvessels that follow localised applications; (2nd) in the stimulant and alternative effect upon general nutrition of generalised electrical applications."

Dr. W. E. Steavenson gives in the "Lancet" particulars of sixty cases of Sciatica treated, of which thirty-seven were cured, eleven improved, one had a return and was cured a second time, two did not improve, and the remaining cases were uncertain at the time the report appeared. This gives a fair notion of the percentage of good to be had from electricity.

Dr. Bardet holds that Lumbago is the form of Rheumatism that is most susceptible to electric treatment, which he strongly advocates.

Speaking of Gout, Dr. Rockwell, in his work "Medical and Surgical Uses of Electricity," says: "With some gouty patients the electrical treatment acts so decidedly that we are disposed to resort to it during the subsidence of each attack to relieve the pain and hasten recovery."

It can be seen that the electrical treatment of Rheumatism is not a new thing or an experiment. Its repeated and remarkable success proves it to be a certainty. The most convenient and effective means known for applying the current is the "Ajax" Dry-Cell Body Battery. This is an entirely new treatment, the battery being capable of generating a current of great volume continually, with no charging or preparation whatever. It will cure any case of Rheumatism that will yield to electricity.

Proof is more effective than argument. Here it is: "I am quite satisfied with the battery. The pains in my limbs are all gone." That comes from Mr. J. Bishop, 115, Queen's Road Portsmouth. Another rheumatic cure is reported by Mr. John Wingate, St. Olives, Aldwick Road, Bognor, in these words: "I have great faith in the battery, and shall be pleased to recommend it to any one you may refer to me." A further cure is described as follows: "The battery completely cured my rheumatism in three months, and I have no further use for it." The patient is Mr. Bert Ingram, High Street, Barkingside. Hundreds of such cures, including Sciatica and Lumbago could be given.

"Electricity: The Road to Health," is the title of an eighty-page book telling all about Rheumatism and many other troubles, and pointing out a means by which they can be cured. It is full of good reading matter, and backed by many doctors' opinions. Any reader of "John Bull" can have it without one penny cost by writing direct to The British Electric Institute (Dept. 41), 25, Holborn Viaduct, London, E.C. It will be sent you at once in a plain, sealed envelope, and the advice of a specialist will be given you also.—[Advt.]

# A VISIT TO SANDOW:

## WHAT IT MEANS TO THE MAN OR WOMAN IN POOR HEALTH.

**An Important Opportunity for London and Country Readers to Investigate the Sandow Treatment Without Any Expense With a View to Learning Whether it Provides the Remedy Required in Their Own Cases.**

In the interests of the very considerable number of readers of *John Bull* who are watching the recent remarkable advance in the practice of physical culture as a cure for a large number of illnesses, this account of the Sandow method has been prepared. It will enable sufferers from some of the varied troubles, in which scientific exercise is now so frequently medically advised, to judge whether or no they might perhaps themselves try this most modern and undoubtedly highly beneficial form of cure.

As the founder and premier specialist in the natural treatment of physical disorders without drugs Mr. Sandow stands alone, and has achieved a unique position in the society of to-day. Probably no other living man can claim so many converts to his views as Eugen Sandow, for the followers of his personally given and published advice number many hundreds of thousands in Great Britain and its Colonies alone, not to mention equally large numbers in Continental and other foreign countries. There is no doubt whatever that Mr. Sandow is gradually effecting a radical change in the old-established ideas of remedial treatment of illness, not solely in the mind of the lay public, but also in that of the medical profession, for scarcely a day passes without the occasion to report a speech or writing by some medical authority urging the high importance of a wider adoption of the therapeutic benefits of exercise. Indeed, at the present time, there are no less than 600 or 700 practising doctors who include amongst their prescriptions for certain ailments advice to "take a course of Sandow's Exercise."

### What Sandow Claims to Cure.

Mr. Sandow does not claim that he can cure everything. Far from it. He says he believes that experience will in time very much widen the field of curative service of the science, for undoubtedly movement is the whole keynote of life and health.

For the present he states, and it may be said at once possesses official confirmation of the highest order to substantiate his assertion, at his headquarters in St. James's Street, London, he has during recent years had a total of many thousands of cases of Digestive Disorder, Nervous Breakdown of varied types in both men and women, Uric Acid Complaints, Heart Troubles and Circulatory Disorders, Obesity, Chest and Lung Weakness, Physical Deformities, and Spinal Curvatures, Kidney Disorders, the Special Ailments of Women, and cases of general physical deficiency, and that his uniform success in dealing with these by natural means, viz., specially prescribed individual courses of scientific exercise without having resort to drugs, has amply proved that his method is the surest cure in such illnesses.

### Rapid Medical and Public Adoption.

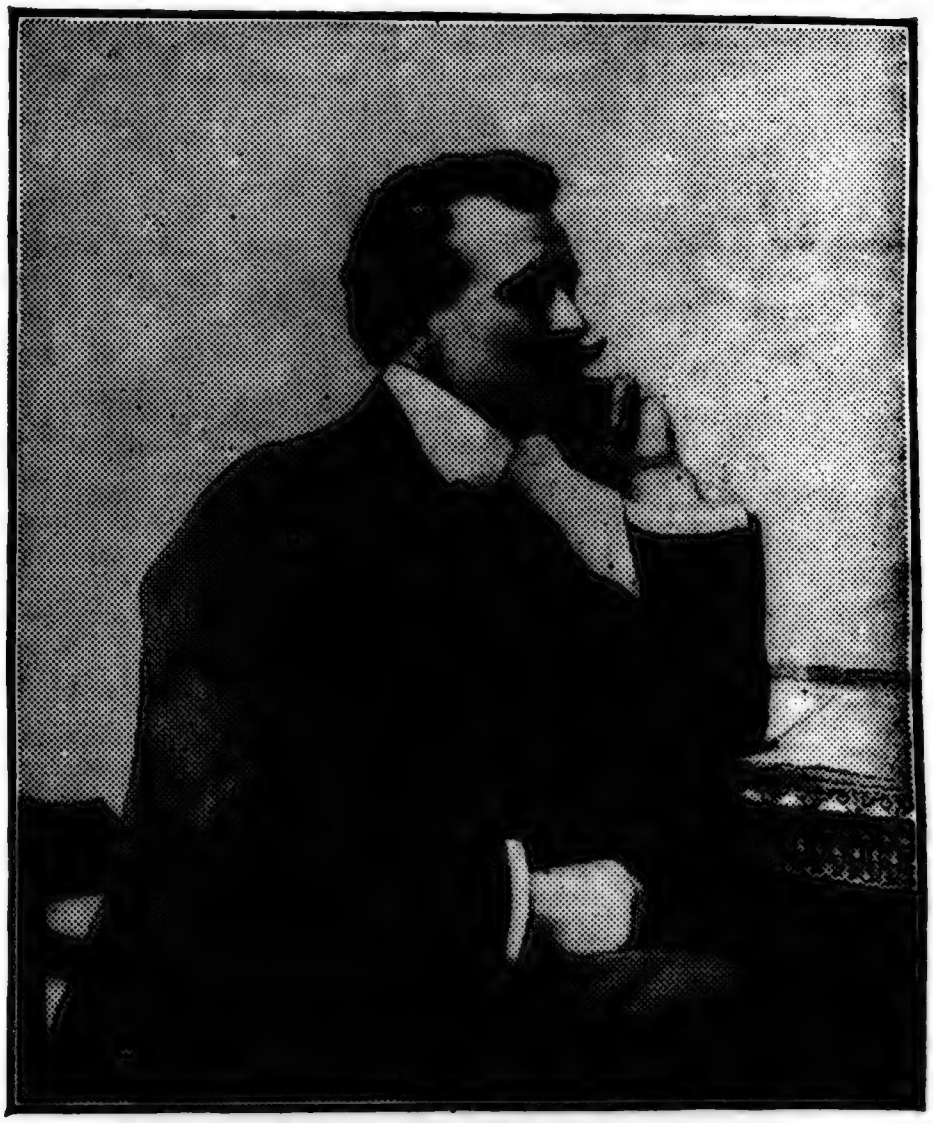
Mr. Sandow further says that he attributes the comparative rapidity with which his method has achieved official and medical recognition and approval, and also its popularity with the ailing public, to the care exercised in not inviting or accepting for treatment any cases except those in which past experience of a careful and complete character had shown that it would be beneficial. This claim is fully corroborated both by the investigations of those medical men who have accepted Mr. Sandow's invitation to personally study the whole method in vogue at his Institute and the remarkable figures disclosed in the percentage of successfully-treated cases.

For some time past Mr. Sandow has been steadily increasing the size and equipment of his famous London Institute. The Sandow Institute, however, is not one-tenth of the size it would need to be if only all the sufferers whose ailments it lies within its director's power to relieve and cure were to realise what he and his drugless method could do for them.

### The Ways and Means.

The men and women who were veritable wrecks, whose digestive organs refused to perform their duties, whose food turned to acidity, whose nervous weakness beggared description, whose appetites were nil, whose night watches were unrefreshed by continuous sleep, and who were reduced to a perpetual nightmare of depression, who are to-day healthy and strong, hearty eaters, sound sleepers, thorough enjoyers of life, as a result of a visit to Eugen Sandow and the adoption of, the advice given by him may be numbered in thousands. Just consider for a moment the ways and means by which all this has been brought about. There is still an idea abroad that Curative Physical Culture involves violent or protracted exercise. No greater fallacy could be.

The exercises are chosen by Mr. Sandow to meet the requirements of each patient's individual case. They have a double effect and intention, and are skilfully and scientifically designed, not only to strengthen weak organs and to build up the fabric of the body as a whole, but concurrently they encourage concentration of the mind and the building



**EUGEN SANDOW.**

**For twenty years Mr. Sandow has been urging the importance of scientific exercise as a means of curing certain illnesses. His patients have always extolled his system, and now official investigations into thousands of cases prove that the Sandow Treatment benefits 99 in every 100, and completely cures 94 in every 100 patients. Invalids in increasing numbers are seeking Mr. Sandow's advice, and his Institute in St. James's Street, S.W., is undoubtedly a most wonderful establishment, providing, as it does, the World's Headquarters of the science of Physical Culture.**

up of the will power. In the latter point Mr. Sandow places great importance.

### Careful Method.

In every instance the exercises are carefully graduated to exactly accord with the strength and condition of the patient, and there is no possibility of a strain. Indeed, physical exercise as conducted by Mr. Sandow is rapidly becoming recognised as the safest and surest method in which not only the more frequently met with digestive, nervous, and functional disorders can be remedied, but even that most delicate and vital organ, the heart, may be restored to health and a normal condition when it has become weak, dilated, or fatty. In the cases of delicate children Mr. Sandow's system works wonders. Anæmic girls, weedy boys, girls who have developed curvature of the spine, can all be built up in a few months into sturdy children.

### Great Boon to the Middle Aged.

To the man who has led a strenuous life, either at home or in one of the Services abroad, and who at the age of forty-five or fifty, naturally looks forward to a healthy middle age, but finds, as so many do, that his vigour is distinctly on the wane, that the trials to which he has subjected his system in either work or pleasure are now beginning to have a marked effect upon his health and strength, Mr. Sandow and his science are invaluable. The class alluded to in particular includes the retired military or naval officer, the members of civil and diplomatic services, as well as the successful business or professional man whose living has been good, and whose occupation has been such as to preclude him from following healthy pursuits. There is no other way in which youth may be so surely and pleasantly maintained or renewed.

A large proportion of Mr. Sandow's patients are men and women between the ages of forty-five and sixty-five, while many elderly people, right up to eighty and eighty-five years of age, have found that there is no reason why good health and a considerable measure of vigour should not be attained right up to the close of life as the result of a gentle course of Curative Physical Culture.

Whatever may be the trouble suffered, it is certainly worth a patient's while to obtain a personal interview with Mr. Sandow. There need be no hesitation on an inquirer's behalf to take advantage of Mr. Sandow's invitation to consult him without involving any fee or obligation to subsequently take treatment.

### The Most Successful Cure.

Some while back, *Truth* newspaper organised a searching investigation into the records of cases which had been treated at the Sandow Institute, with the result that it was discovered that the phenomenal percentage of 99 cases out of every 100 accepted for treatment had received substantial benefit, and that 94 in every 100 had entirely achieved the object for which Mr. Sandow had been consulted. These figures are in themselves remarkable, but assume an even greater importance when one realises that the patients were in many cases those whose illnesses were of a serious and even chronic character. By far the larger proportion were sufferers who had, prior to consulting Mr. Sandow, tried almost every other known remedy, and were consequently the most difficult subjects. In order to achieve such astonishing results it is of course clear that Mr. Sandow is not able to accept every case for treatment, though, fortunately, he finds but rare occasions to reject a patient. He confines his attention to such cases in which, from his wide experience, he is convinced that satisfactory improvement and eventual cure will be brought about.

If there is any doubt in his mind upon this point, he frankly informs the applicant, and does not accept the case. This is a most assuring feature of his method, because it gives the sufferer a well-placed confidence from the very commencement there is to be no such thing as failure. Successes are the rule, and failures the rare exception.

Those who desire to consult Mr. Sandow—and no doubt they will be many—are invited to call upon him at 32, St. James's Street, London, S.W., and if the visitor can be accepted by Mr. Sandow, and decides to take a course of treatment, the fees, as previously mentioned, are upon a moderate fixed schedule quite within the means of the man or woman of modest purse. Those who are unable to pay a personal visit should select from the series of booklets which Mr. Sandow has prepared, the one which deals with their case and write for a copy, mentioning that they have seen this article in John Bull, to Mr. Sandow, 32, St. James's Street, S.W.,


# Special Notice.

**A copy of any one of the below-described fully illustrated booklets explaining the Sandow method of the natural cure of various illnesses will be sent post free to either town or country or colonial readers, and without any charge or obligation to follow the advice it contains, to any sufferer of either sex who writes with particulars of the ailment suffered to Mr. Sandow, mentioning this announcement in "John Bull."**

**Vol. 1. Indigestion and Dyspepsia.**

Mr. Sandow is acquainted with thousands who came to him suffering absolute torture, who could never eat without fear of the consequences, who are to-day, thanks to scientific exercise, healthy eaters, and only know indigestion as a memory of the past. This book explains how and why.

**Vol. 2. Constipation and its Cure.**

The method of application and effects obtained by Mr. Sandow's system of Scientific Physical Culture, which permanently cures 99 out of every 100 cases of constipation, is fully explained in the course of this booklet.

**Vol. 3. Liver Troubles.**

This volume explains exactly the reason of the trouble, and, demonstrating the consequences which ensue upon neglect, indicates the means by which a speedy cure may be obtained.

**Vol. 4. Nervous Disorders in Men.**

This book puts fresh hope into the heart of the sufferer, convincing him that, as in hundreds of similar cases, he can make life again a beautiful and joyous thing.

**Vol. 5. Nervous Disorders in Women.**

A perusal of these pages will make it quite clear to the lady reader just how she is enabled to banish any or all of the various forms of nervous disorders to which women are subject.

**Vol. 6. Obesity in Men.**

Mr. Sandow shows how the whole trouble may be speedily and permanently eradicated, whilst the general health is at the same time improved out of all recognition, and a natural assimilation of food is induced.

**Vol. 7. Obesity in Women.**

The woman who suffers in this manner is worthy of the utmost sympathy. This Mr. Sandow offers—by pointing out to the sufferer a safe, speedy, and certain method by which she can rid herself of this dangerous and unsightly ailment.

**Vol. 8. Heart Affections.**

Weak hearts are eminently amenable to treatment by the Sandow system of Scientific Physical Culture. Records of a number of cases are included at the conclusion of this important volume.

**Vol. 9. Lung and Chest Complaints.**

Curative Physical Culture is directed in chest and lung complaints, as this volume shows, to several different objects. If there is any family history of consumption, do not wait until you or your child show signs of developing trouble: obtain this book.

**Vol. 10. Rheumatism and Gout.**

This Booklet shows exactly how Physical Culture removes the cause of these complaints. The whole trouble may be speedily and permanently removed by means at once simple, pleasant, and economical.

**Vol. 11. Anæmia: Its Cause and Cure.**

Anæmia victims have quite a full supply of the vital fluid, but it is blood lacking in quality. All this is fully explained in the volume of Mr. Sandow's "Health Library" under notice.

**Vol. 12. Kidney Disorders, Functional and Chronic.**

Mr. Sandow explains how all forms of functional kidney disorder, and many organic disorders of these organs, are amenable to scientific Curative Physical Culture.

**Vol. 13. Lack of Vigour.**

This Booklet is one which should be carefully read by every man who is conscious of any depletion of nervous force, or any lack of natural vitality.

**Vol. 14. Physical Deformities in Men.**

Mr. Eugen Sandow brings a message of hope and confidence to the physically deformed, and points out to him in a clear and most interesting manner how, by curative exercise, he can help him to rid himself of his defect.

**Vol. 15. Physical Deformities in Women.**

This volume explains how, in your own particular case, if afflicted with spinal curvature or some other defect, Mr. Sandow will almost certainly be able to effect a thorough cure.

**Vol. 16. Functional Defects in Speech.**

This Booklet Explains exactly the application of Mr Sandow's system of curative exercise to the relief of such disorders—demonstrating beyond all question, not only its theoretical feasibility, but its practical value.

**Vol. 17. Circulatory Disorders.**

This volume goes fully into circulatory disorders, and shows how, by expert application of curative exercise, the desired results may be speedily attained.

**Vol. 18. Skin Disorders.**

Mr. Sandow explains how the proper adaptation of his system of curative exercise exactly meets cases of skin disorder, ensuring a permanent cure in the shortest possible time.

**Vol. 19. Physical Development for Men.**

In men, muscular development can be obtained to a greater or lesser extent as desired. This matter is fully dealt with in this number of the Sandow "Health Library."

**Vol. 20. Everyday Health.**

Mr. Sandow shows how the vast number of men and women who, whilst not suffering from any specific disease, are not quite up to par, may perfect their health.

**Vol. 21. Boys' and Girls' Health and Ailments.**

Mr. Sandow earnestly and cordially recommends all parents who have their children's future welfare at heart to obtain a copy of this volume.

**Vol. 22. Figure Culture for Women.**

Every woman interested in the question of Figure and Beauty Culture should not hesitate to obtain this volume, which gives exclusive and invaluable information, gained during his lengthy experience, upon a subject of pre-eminent interest and importance to members of the fair sex.

**Vol. 23. Insomnia.**

This book shows the sufferer exactly how Mr. Sandow's system of scientific exercise deals with Insomnia and how regular, healthy, and refreshing sleep may be speedily re-induced.

**Vol. 24. Neurasthenia.**

This disorder, terrible as it is, can be permanently cured by a simple, pleasant, and economical means, and this is exactly what Mr. Sandow explains.

**If unable to call personally at the Sandow Institute, sufferers are invited to select the volume bearing upon their principal weakness and write for a copy, mentioning that they have seen this notice in "John Bull," addressing Eugen Sandow, 32, St. James's Street, London, S.W., when they will receive same as nearly by return of post as possible.**

## IMAGINARY INTERVIEWS.

By Walter Moore.

### XXIII.—MR. ALEXANDER URE, K.C.

It was no easy matter to obtain an interview with the Lord Advocate for Scotland. He has had so much practice of late in escaping from the Treasury Bench to avoid awkward questions that he has acquired quite a useful turn of speed. But I eventually tracked him to the House of Commons Library, where he sat deeply engrossed in a volume which I discovered to be "The Life and Surprising True Adventures of Baron Munchausen," a book which bears the thumb mark of many an eminent politician.

I did not immediately approach him, but, carelessly turning the leaves of a magazine that lay upon the table, I commenced to yodel after the manner of the Tyrolese shepherds.

"Ure-a-liar-ty! Ure-a-liar-a-liar-ty!! Ure-a-li-a-li-a-liar-ty!!!"

Mr. Ure swung round, purple in the face.

"What the deil, mon, d'ye mean by ganging on at that gait in the presence o' a Scottish Law Officer?"

"Hoot, mon," I replied, "dinna mak' sic a steer at a wee bit joke. Get along wi' your prent buke, an' I'll 'een proceed wi' my wee bit sang. Ure-a-liar-ty!"

Mr. Ure sprang to his feet.

"Awa!" he shouted. "Dinna girn at me that gait, or I'll gi' ye sic a clout ower the croun as'll mak' ye stoit."

"Ye're no acquent wi' the Tyrol, aiblins?" I suggested soothingly.

"Na, na," returned the Lord Advocate querulously, again seating himself; "dinna fash me wi' speerin' and sic like crack. I'm a busy mon."

"Very well, then," said I, "let us get to business, and drop the Doric. I'm here to interview you. Are you aware that you have gained an unsavoury reputation throughout the country by your speeches on Old Age Pensions?"

"Most unjustly, most unjustly!" exclaimed Mr. Ure. "All I have tried to do has been to explain as carefully as possible to the uninstructed poor that Tariff Reform as propounded by the Conservative leaders cannot produce a sum sufficient to pay the Old Age Pensions."

"Do you hold, then, that if the Conservatives are returned to power the payment of Old Age Pensions will cease?"

"No, certainly not."

"But you allowed your ignorant auditors to carry away that impression."

Mr. Ure laid his first finger alongside his nose, and winked solemnly. "Party tactics, my dear sir," he said.

"And can you, as an honourable gentleman, descend to trading on the fears of the old and helpless?"

"Certainly," replied Mr. Ure; "all's fair in politics."

"As a party politician of the most extreme type you may lay that flattering unction to your soul," I responded; "but, let me tell you, a time is coming when the political lie, the *suggestio falsi*, the terminological inexactitude, and all the rest of the vile brood of calculated inaccuracies, will receive the stern condemnation of the people upon whom they now impose."

The Lord Advocate leaped to his feet.

"Out, ye gowk; ye gyte! Ye've no more harns than a wean. How daur ye come flyting the Lord Advocate o' Scotland?"

"Hoot, mon," I replied, "ye're a servant o' the people. Ye're paid £5,000 a year to attend to justice and to tell the truth. Instead o' which ye rin up an' doun the country like a worri cow, frightening puir old bodies anent their pensions. Ye're no worth the siller."

"Haud!" yelled Mr. Ure; "gang, or I'll gar ye!"

"You bring disgrace upon the Government, and give the leader writer of the *Daily News* one of the most difficult tasks he has had since the Budget was introduced—albeit he is becoming expert from much practice."

"Ye're maundering," sneered Mr. Ure; "how deefficult?"

"Why, to reconcile its Nonconformist conscience to the supporting of the mendacities of a Cabinet Minister."

Leaving "The Life and Surprising True Adventures of Baron Munchausen" on the floor, Mr. Alexander Ure, K.C., rushed from the room. As he passed through the doorway I treated him to a final yodel.

"Ure-a-liar-ty! Ure-a-li-a-liar-teee!!"

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**Icilma Fluor Cream**

# "THE ABODE OF LOVE" AGAIN.

## WE RENEW OUR APPEAL FOR ITS SUPPRESSION.

Just about a year has elapsed since John Bull turned the searchlight of publicity upon the "Abode of Love," at Spaxton, and exposed some of the unsavoury doings of its head, the notorious John Hugh Smyth-Pigott, the self-styled "Messiah." The damning indictment of the ex-sailor, ex-curate, ex-Salvation Army officer, had one practical result. For many months previously the clergy of the diocese in which the "Abode" is situated had petitioned their Bishop, Dr. Kenyon, of Bath and Wells, to take steps to bring Pigott to the bar of an ecclesiastical Court; and these demands were materially strengthened by the added clamour of many sane-thinking, decent-living men and women, who found, to their surprise and disgust, that the "Messiah" was actually still an ordained priest of the Church of England qualified to officiate in church.

### "John Bull" Forces the Bishop's Hand.

The Bishop was compelled to do something; and, accordingly, he instructed his solicitors to prepare a case against Pigott, preparatory to summoning him, to appear before a Consistory Court, to answer our charges of immorality, and "conduct unbefitting a clergyman." The wily Pigott failed to put in an appearance at the trial, and judgment was given against him, followed later by the Bishop's sentence of deprivation. Thus, through the medium of John Bull, Pigott has been "unfrocked," and he will no longer be able to describe himself on the registration of birth papers he periodically has to sign, as "priest in holy orders."

### Pigott's Indifference to Ecclesiastical Authority.

But, for practical purposes, little has been accomplished. Pigott does not care twopence about being or not being a clergyman of the Church of England, and the only thing that he took seriously to heart during the Bishop's campaign against him was the fact that he was condemned in costs, the bill being exceedingly heavy. So long as he is left *unmolested*—so long as he can with impunity carry on his lustful and swindling practices—he cares not a jot for the "solemn monitions" and "heavy sentences" of bishops and chancellors.

### Pigott's Fear of the Criminal Courts.

What the "Messiah" does fear, however, is the law—that power that may reach him in his luxurious retreat in rural Somerset, and pluck him rudely from his present Sybaritic life to condemn him to a long term of imprisonment with its attendant hardships. The thought of "penal servitude" makes him shiver.

### The "Abode" Still Flourishing.

There are some simple-minded persons who supposed that the unfrocking of Pigott meant the virtual shutting down of the "Abode." As we have shown, the sentence touched him but little; and, further, the "Abode of Love" was never in a more flourishing condition (from his point of view) than at the present time.

### The Police on the Scent.

As we have before stated, so we record it again—the practices which obtain in the Agapemone call emphatically for police action that will effectually root out this ulcer of foul uncleanness from one of the loveliest parts of rural Somerset. We are aware that the police have been making careful inquiries with a view to bringing a criminal charge against Pigott, but apparently they have decided that the difficulties of obtaining direct testimony from victims of his lust and rapacity are too overwhelming to justify proceedings.

We, however, have special sources of information as to the inner life of the "Abode"; and it is worth pointing out that the statements which appeared in John Bull a year ago were searchingly inquired into at Pigott's ecclesiastical trial, and proved up to the hilt.

### The Present Position.

At the present time the inmates of the "Abode" number 112—five males (including Pigott) and one hundred and seven females. Owing to the fact that a "branch establishment" is in full swing at Christiania, Norway, a good number of fair recruits of Norwegian blood are constantly passing and re-passing between Spaxton and the latter place. It was at Christiania that Pigott was recuperating himself at the time of his trial, staying there for a period of five months.

### Our Charges Recapitulated.

What are our charges against Pigott? They are heavy enough, in all conscience, and if untrue, he has ample means of redress in the Courts of Law; but on the other hand, if true, we say emphatically they call for instant police action:—

1. *That promiscuous immoral intercourse takes place between Pigott (whose legal wife resides at the "Abode") and his one hundred odd disciples. He has himself stated that "sexual intercourse is the highest form of spiritual worship."*

2. *That other acts of uncleanness and lust, that cannot be mentioned, take place at certain times—these orgies, which resemble the "love-feasts" of the shameless days of the Emperor Nero, being termed "The Worship of the Master."*

3. *That after the evening prayer, at 8.30 p.m., Pigott selects his six "spiritual brides" for the night to the accompaniment of certain blasphemous chants.*

4. *That in addition to his lustful practices, he is still actively engaged in swindling his victims out of all the cash and property they may possess, having first hypnotised them by his ecclesiastical love-making.*

### "Sister Ruth" Deposed.

The notorious Sister Ruth, the woman Ruth Rece, who is the mother of the two "holy" children, "Glory" and "Power," has now fallen from her former high position of Pigott's favourite, and has been relegated to the ranks of the common or garden lady loves. Possibly the man is getting more fastidious as he grows older and his appetite more jaded; but the fact remains that the present reigning favourite is a mere girl of twenty, whose disappearance from her home has been a source of heart-breaking grief to her parents.

### An Appeal to the Home Secretary.

We now make a formal appeal to the Home Secretary. He knows our charges. He knows that they have been proved up to the hilt to the satisfaction of an ecclesiastical Court. He knows that Pigott has not dared to face them. He knows that young girls, and silly women, are being robbed and seduced by this scoundrel—and in the name of religion. He is a member of a great Liberal Government which is pledged to purify the social life of the nation. In any action he may take he will have the whole country at his back. If the strict letter of the law does not quite apply, then, in a case of this character, it must be strained. The police must be instructed to act, and to act without delay. The Abode of Love—and Lust—must be razed to the ground, and Pigott must go to gaol. In the name of England, that is our demand!

# MOVING INTO "ANOTHER PLACE."

**ASQUITH: "Handle it gently, boys; it has been badly damaged getting it up."**

*(With apologies to the painter of "The Injured Peasant.")*

## OUR SPECIAL POLICE INTELLIGENCE.

(Specially Mis-reported for "John Bull.")
By Richard Morton.

### POISONING THE BODY.—A HEAVY FINE.

Summary justice was yesterday meted out to an unprincipled offender at the Bloomsbury Police Court, when J. Fakem, a grocer and provision dealer, of Fairlie Court, was brought up and charged with several offences under the Pure Food Act and other statutes of a like nature.

The evidence of an inspector was to the effect that he went to the defendant's shop and ordered a pound of Demerara sugar. He was served with common beet sugar. One of his assistants was supplied with margarine when he had asked for, and paid the price of, best fresh butter. "Prime Wiltshire bacon" turned out to be American, Cheddar cheese was Canadian, and a small jar of cream was choked with preservative. The inspector went on to say that a penny-worth of milk he bought at the shop proved, on analysis, never to have seen a cow in the whole course of its career; it was entirely composed of materials supplied by wholesale dealers, together with water from the main. In all his experience he had never come across a shop more stocked with adulterated and fraudulent goods.

The Magistrate (Mr. N. E. Boddy): Now, Fakem, the case looks very black against you. What have you to say?

Defendant: I must admit the truth of what the inspector has said, because he has the benefit of Government analysers who cost him nothing. If I were a rich man and could afford to pay for expert evidence, I daresay my witnesses would prove just the exact contrary. But my shop is in a poor neighbourhood, and I can't afford professional fees. So I must plead guilty. I should like to point out, however, that much of this kind of trade is carried on for the sake of our customers. They like margarine because the flavour is stronger. If I gave them puro butter, they would bring it back and complain that they couldn't taste it. Once, by accident, I had a new-laid egg in the shop. The man I sold it to came in afterwards and said he'd like to throw it at me; he said there was no "body" in it, and he would have to deal elsewhere if I couldn't sell him an egg with the flavour he was used to. He threw himself on the mercy of the court.

The Magistrate: This is truly a case in which I can see no redeeming feature. The fact that the neighbourhood was a poor one only added to the enormity of the offence. It was idle to pretend the poor liked to be cheated, and to take advantage of their ignorance was an unmanly trick. Defendant reminded him of the old type of grocer that he had thought was stamped out, the man who sanded his sugar, cut up birch brooms to add to his tea, and made the boy catch flies in odd moments to put among the currants. To mark the serious nature of the case, he had no hesitation in fining the defendant seven-and-sixpence and costs. He would not allow time to pay, for he wanted this to be a warning to those who tampered with the food of the people.

## JERSEY LAW.

We have received the following:—

You are rendering a great public service by the recent articles in your paper in regard to the above subject. About two months ago a Mr. Burnett Berlyn, representing a large typewriting company, was compelled to pay a duty of £5, and all travellers selling direct to the users will have to do so. Why not a little retaliation? Let us put a good duty on Jersey potatoes. That might perhaps bring them to their senses. These Islands are costly enough to Great Britain in all circumstances, and as there are no taxes over there they might well afford to pay this small tax. I fail to see why our own possessions should treat us worse than the foreigners.

## "JOHN BULL'S" WEEKLY LIMERICK.

At Julia's Bureau, Stead gaily
With spirits communicates daily,—
His latest is, that
He's had a long chat
On the Budget and Peers with Disraeli.

At the notion my wonderment waxes,
For this is the question I axes:
"Would it not be absurd
To attend to the word
Of a 'spirit' that doesn't pay taxes?"

"Retlaw."

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is unequalled for its soothing creamy lather, which lies on the skin like an ointment. It permits a clean shave in one operation and leaves the skin cool and comfortable.

It is British made and beats the foreign.

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"TWO HOURS" Mixture 5d. per oz.
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In Three Strengths. Our Latest Success

"LUNTIN" Mixture 6½d. per oz.
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The Blend that made us famous.

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## A few out of Thousands of Clients (starting with small amounts) who have made Profits.

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| LPE .. | 1186 | 13 | 5 | JP .. | 488 | 10 | 11 | BH .. | 220 | 8 | 5 |
| RIC .. | 1134 | 9 | 8 | EMS | 482 | 16 | 4 | JT .. | 211 | 16 | 6 |
| JW .. | 1066 | 1 | 6 | AF .. | 441 | 12 | 6 | HJP | 211 | 17 | 4 |
| OMW | 1053 | 10 | 0 | FG .. | 437 | 16 | 11 | FC .. | 208 | 1 | 10 |
| FSG .. | 1021 | 2 | 6 | MEG | 433 | 2 | 0 | WWT | 197 | 17 | 8 |
| JH .. | 938 | 16 | 2 | GH .. | 425 | 5 | 6 | SH .. | 197 | 10 | 0 |
| WT .. | 881 | 17 | 6 | WP .. | 384 | 4 | 7 | HN .. | 196 | 13 | 4 |
| HH .. | 880 | 17 | 2 | WW | 388 | 17 | 3 | EW | 195 | 5 | 9 |
| LWI .. | 878 | 5 | 5 | AEG | 331 | 5 | 9 | TC .. | 193 | 2 | 6 |
| CG .. | 865 | 7 | 6 | AS .. | 323 | 17 | 2 | JAW | 188 | 8 | 10 |
| GHH | 773 | 14 | 0 | HV .. | 304 | 1 | 4 | HCR | 186 | 0 | 6 |
| CS .. | 761 | 14 | 0 | AC .. | 300 | 18 | 6 | JADI | 178 | 4 | 4 |
| JL .. | 759 | 18 | 9 | EM .. | 288 | 12 | 9 | SFG .. | 174 | 0 | 0 |
| WJG | 771 | 10 | 0 | WDC | 257 | 9 | 6 | HW .. | 171 | 14 | 9 |
| JB .. | 703 | 17 | 3 | LM | 256 | 4 | 3 | EMHH | 169 | 1 | 3 |
| RAS | 630 | 2 | 7 | RM .. | 244 | 19 | 11 | GB .. | 160 | 4 | 0 |
| JAB | 628 | 18 | 4 | ES .. | 235 | 3 | 9 | GG .. | 158 | 6 | 10 |
| WH | 615 | 10 | 10 | GW .. | 234 | 18 | 5 | CP .. | 157 | 16 | 5 |
| WAMcM | 605 | 4 | 3 | JWP | 231 | 11 | 3 | HHGA | 156 | 12 | 10 |
| AEB .. | 592 | 19 | 9 | FF .. | 231 | 3 | 3 | HG .. | 143 | 18 | 8 |
| MAWT | 521 | 9 | 0 | WRMC | 227 | 17 | 6 | HAB | 134 | 7 | 7 |

N.B.—In order to show that the above clients, although their initials have been printed in the order of the amounts paid to them, are not those who have received the largest amounts from us, we may mention the case of one client who has received upwards of £6,000. There are several others who have been paid over £2,000 and £3,000, whose accounts are not published here, for the simple reason that they are not such new clients as are those whose initials we have published.

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WHAT IS THIS £15,000 UNDERTAKING? To cut the whole matter short, the National Share Exchange make this proposition. They say: "We estimate that we shall pay to clients within a period of ten weeks an amount between £30,000 and £50,000, but we undertake, no matter how few clients deal with us, that THE SUM SHALL NOT BE LESS THAN £15,000.

Suppose for instance, the Amount paid to clients acting on our recommendations during the before-mentioned ten weeks only amounted to £10,000. In that most unlikely event—we might almost say impossible event—we should draw from our Current account the sum of £5,000 to make up the minimum amount we have estimated we shall pay clients under the worst possible circumstances that can occur. In like manner, if only £5,000 had been paid to clients, we guarantee ourselves to add another £10,000, to make up the £15,000.

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2. **That clients materially benefit by following those recommendations; and**
3. **That it is necessary to fill up and send in without delay an Application Form?**

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Please forward me (as my name is not already on your books) full particulars of your £15,000 guaranteed undertaking, as well as a list of cheques, totalling £278,610, which you have paid to clients acting on your advice and recommendations since January, 1907, together with a Search Form so that I can verify any single cheque, or batch of cheques, that I may select.

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J.B. G.U. 3

ADDRESS IN FULL .....

.....

Please Write Distinctly.

DATE ..... ..... .....

## THE KAISER AND THE POPULATION.

By Irene Miller.

One would like to know what German womanhood seriously thinks of the Kaiser's device for encouraging large families. Will the honour and glory of having the War Lord as godfather to the eighth arrival prove sufficient compensation where prudence would have cried "Halt. Enough," at half the number?

Greatly to be pitied are the German members of the Malthusian League—that quietly working but world-wide society founded by the late Charles Bradlaugh. Of course war is at the root of the Kaiser's scheme. Soldiers—soldiers—pawns in the game—are wanted in their thousands. So women and children are to be sacrificed to the Moloch of conquest.

Already in every land the curse of many a home is *too many children*. The father's earnings cannot bring them up in decent comfort; the mother becomes a wretched, weary drudge; the children themselves, under-fed, over-crowded, ill-tended, often weakly—poor little devils, those that fill coffins are frequently the best off. Where a couple with two or three children could be comfortable on the family income, the arrival of eight or ten youngsters makes existence one long grind for all concerned. As one poverty-stricken mother observed when told that God blesses large families, "Maybe. That costs less than to feed them."

And when these swarms are born to one mother, it is taken for granted that a proportion die in infancy. Many a baby comes into the world far too fragile—partly by reason of the mother's overdrained vitality—to survive the first year, no matter what money or care may be lavished on it. Cruel, awful waste! And the fact that the eighth-born is to have an illustrious godfather, will not give the mother any more strength.

Ex-President Roosevelt probably thought he had hit on a very neat phrase when he described the limitation of the family as "race-suicide." Yet reckless indifference or ignorance in this matter often ends in what is morally "Wife-murder." Said John Burns some years ago: "I knew of a man whose wife bore him nine children in ten years and died with the arrival of the ninth. He was a brute; she was his victim." Hear, hear.

Women thinkers are rarely found advocating a profusion of infants. It is men—principally Priests and Potentates—who laud large families. The one preaches what he deems the will of Heaven; the other views above all else the spreading of Empire. Women think of the sordid tragedy of ever-recurring child-birth—the exhausted mothers, the unhappy babies born dying, or living to a life that poverty makes one long deprivation. Six children on a pound a week; eight children on twenty-five shillings—if it were not so commonplace we should cry out at the wickedness of it. As it is, the parents get pitied; "Poor things," we hear. That great thinker, the late Dr. Drysdale, had the high hope that in time to come such cases would be held up to reprobation, as are drunkenness, gluttony and other excesses.

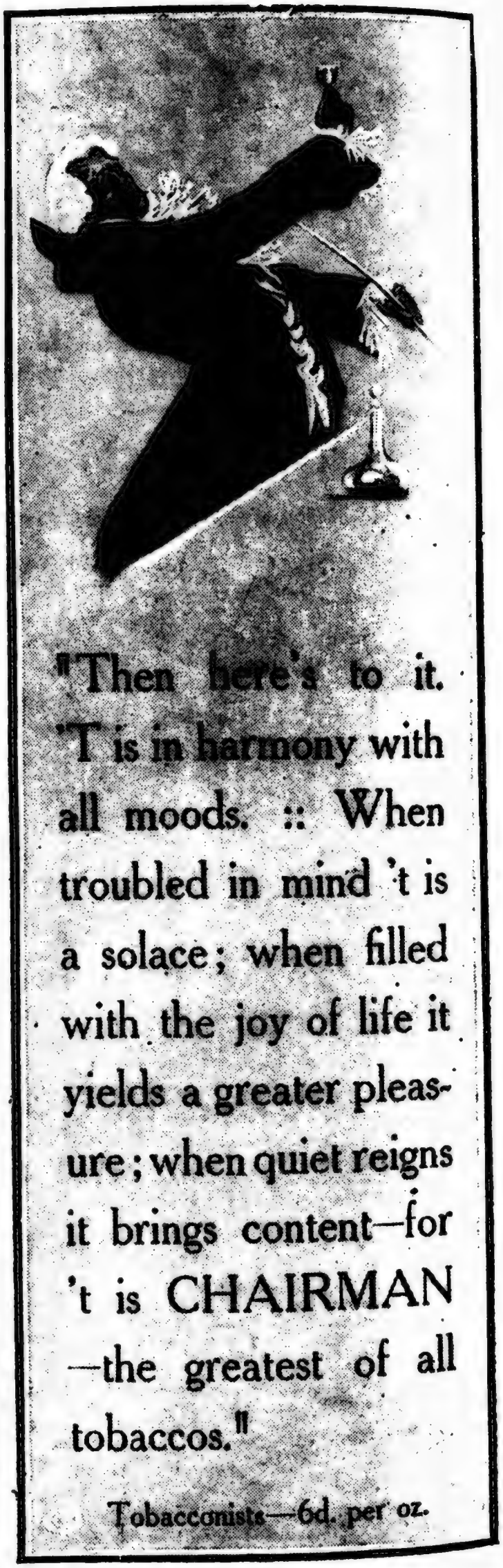
Very few mothers probably, even amid the wealthy classes, are really willing to produce eight or more infants. The Kaiser can only obtain his godchildren, in any considerable numbers, by marriage and maternity being kept as an institution from whose grip there is no escape. The exact reverse of this condition of sex-slavery already exists to some extent in more chivalrous and thrifty France, and there a section of *feminists*, headed by M. Joseph-Renaud, the novelist, are spreading still wider the doctrine of *maternite consentante*. But what of war? Well, civilisation and warfare are distinctly opposed All reforms hang together; let us wish success to the Peace Society's efforts.

The new German plan certainly brings to view women's value in the State. "Who mans the Army and Navy?" shouted a scoffer at a Suffrage meeting. "Women," was the speaker's prompt retort.. In Sparta a wreath used to be hung over the threshold of a woman who had died in childbed, exactly similar to that placed over the house of a soldier killed in battle

What a cruel blundering arrangement of Nature birth seems! It is an appalling idea that new life cannot come into the world save through such anguish and peril that not infrequently death itself is the price of motherhood. I remember reading in a medical journal a review of a book by a foreign doctor. He was telling how his student-days were overcast by horror at the sufferings of humanity. "As to Love," he said, "the awful and unspeakable agonies I witnessed in the lying-in wards, made me shudder at the very word!" Such is life.

## "PROFIT AND PLEASURE."

We having effectively exposed this swindle, and thus prevented respectable newspapers from taking his advertisements, Douglas is now resorting to the device of perpetrating his frauds by means of insets in various journals, by arrangement with the wholesale agents. We, therefore, repeat our advice to anybody who may be the recipient of his specious literature, to throw it into the wastepaper basket, or, perhaps better still, to retain it till after the result of the legal proceedings which are now pending.



# THE HURLY BURLY.

By Theodore Dahle.

## CHRISTIAN SOCIALISM AND THREE-AND-ELEVEN-PENNY TROUSERS.

I have often wondered what exactly is the difference between Christian Socialism and Socialism of the other kind. Better late than never, I have discovered it. The Socialism which isn't Christian is to provide a fine boss job for Mr. Keir Hardie, and the Socialism which is, is to do ditto for Mr. R. C. I. Roberts. It may be asked, "Who is Roberts?" Well, Roberts is a Leicester tailor, and he is standing as a municipal candidate. If you walk through Newton Ward in this manufacturing town of the Midlands, it may be that you will find Roberts staring at you from all the hoardings and shrieking at you from all the walls. As he says in the election address before me: "Fellow Workers,—I am out of work, and I am trying to gain a seat for the Council, to talk to our local rulers upon new thought for new laws. I also want to fight for a seat in Parliament so that I can fix that great principle of Christ and His vineyard upon the throne of the British nation to guide our rulers through all ages." He heads his address, "Thy Kingdom Come," and "Sirs, ye are my brethren." Such is Roberts.

What is Roberts's "new thoughts for new laws"? "The next National Parliament," he says, with a reckless regard for grammar, "is the day and age when all the working men and women in Great Britain can have a fixed wage for life of (three pounds) £3 per week, with freedom of travel and all rent and taxation ended, and all the blind and cripples taken from the streets of beggary and want and given good wages, and all the sick and weakly people taken to the clime of health, all children going to school above the age of ten will receive good wages weekly to cover their physical needs and buy it beautiful clothing, dolls and toys to brighten its intellect."

I do not perceive that Roberts is to have any dolls and toys to brighten his own intellect. This is a pity. In the interests of Christian Socialism I think he should at least reserve for himself a teddy bear.

Undoubtedly Roberts is a herald of good tidings for those about to marry. "Every bride at the altar," he proclaims, "shall be presented with a golden ring by the State"—and in passing let me say that this is one of the unique beneficences of Christian or other Socialism; everything is to be presented to everybody by the State. He goes on to remark: "I want you to put me in power to send all the school children with their parents' consent upon a tour round the world the last four years of their school age at the nation's expense." Here, again, the State pays every-everything.

Meanwhile Roberts is embarrassed for want of the ready, and I gather there can be no Christian Socialism unless in the preliminary stages he is able to "touch." "And so," says he, "I am asking all ministers of the gospels and all men and women who are in sympathy to at once send me a subscription or donation, if only a penny stamp, or some work to raise my expenses and get a bit of bread, so that I can go out and preach this gospel and deliver my bills all over the nation, for as soon as the workers understand this gospel it will at once be made the law of our land." Failing donations or stamps, it is comforting to know that the New Kingdom can be run as a branch of tailoring. "I make trousers to suit all classes from 3s. 11d.," says Roberts, in conclusion; "fit, style, and best value, or money returned." What, therefore, I solemnly ask is this: "Shall Christian Socialism be delayed because Roberts lacks orders for three-and-elevenpenny trousers?"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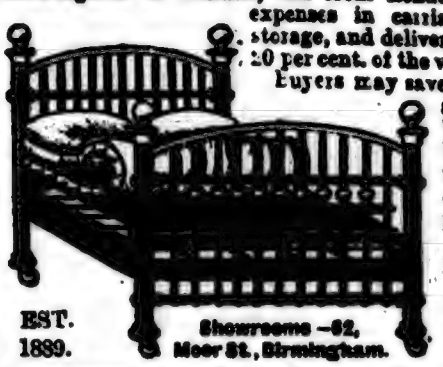

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# JOHN BULL IN THE CITY.

By Verax.

## Monetary Position Improved—Five Per Cent. Rate Safeguards Bank's Gold Reserve—General Recovery in the Stock Markets.

No one can deny now that the advance in the Bank Rate to 5 per cent. came in the nick of time, as it prevented the withdrawal of a couple of millions of gold from the Bank of England for abroad which had almost been fixed up and has completely protected the Bank's stock of gold coin and Bullion while enabling it to secure the weekly consignments from the Cape. The Bank, moreover, has now complete control of the money market, and while, so far, the demand for Egypt has been diverted to the Bank of France, there is a prospect, too, of gold being attracted from the Continent direct to London, especially from Vienna. That a five per cent. Bank Rate is no impediment to business is, moreover, shown by the substantial recovery which has taken place in the Stock Markets, which fully confirms my emphatic statement of a week ago. It is to be regretted that some of the speculators were forced to sell, but the market is all the better for the shake-out, which, after all, has caused merely three small failures on the Stock Exchange. But as I said last week the speculator's discomfiture is the investor's opportunity, and I trust that readers of John Bull, who had the money available, have acquired some bargains. After all, the monetary position is now sufficiently secure and foreign politics have ceased to trouble. The chief impediment to an outburst of activity leading to a general speculative advance is the uncertain outlook for Home politics. Yet, by the end of the present month we shall also be able to gauge that position.

## A Bird's-eye View of the Different Market—'Ware Americans—South and West African Mines for Speculators.

The markets which have so far scored most in the recovery are Home Rails, Canadian Rails, Rubber shares, Kaffirs, Rhodesians, and West Africans. The Yankee market, too, was strongly supported by the New York houses, but I fancy that this is more bravado than anything else, and I cannot conceive how even the great resources of the Wall Street millionaires will be able to stand the strain for any length of time. At all events, as we are getting nearer the end of the year, money will become very scarce in the United States, and although the New York cables assert that fresh loans have been granted in London, I cannot believe that our bankers will disregard the warning implied by the five per cent. Bank Rate. At all events, I say again that those will be wise who keep out of the Yankee market, both on the "Bull" and "Bear" tack. Home Rails are beginning to make a better showing now, as the comparison is with poor traffics last year, while dry, if colder weather, would help the passenger movement. Great Eastern, for which no one seemed to have a good word, are up 3 points for the week at 58¾ and North Eastern have risen 2½, many others from 1 to 2. The fact is that real holders do not sell and there is very little floating stock in the market. Canadian Pacifics have improved to 190 on an excellent September statement. The Road, moreover, has already piled up more than 5,000,000 dol. gross traffic increase since July 1st. Grand Trunks are also rallying on a reassuring statement concerning the Grand Trunk Pacific guarantees. Foreigners have a subdued tone pending the settlement on the Paris Bourse, but Japanese are firm and Peru Pref. keep very steady in the neighbourhood of 37, as there is no doubt about the serious negotiations for a Government loan in Paris, where the Banque de Paris et des Pays Bas represents the various interests. Costa Rica "A" are lower at 32, as Congress is as yet opposed to a settlement of the debt. I suppose some "palm oiling" has still to be done. The Greek naval mutiny is proving a mere storm in a tea-cup. In Foreign Rails, Buenos Ayres Pacific dropped to 91½ (recovering to 93½) on the reduction in the dividend and the encroachment on the reserve fund, but when the large extensions become remunerative the position should right itself. The fall in Guayaquil, Quito Bonds is due to the obstinate refusal of the Government of Ecuador to part with the money for the next instalment of the guarantee. Ecuador, they say, cannot spare the cash. Under the circumstances I am afraid little can be hoped from the rumoured negotiations for a loan. Had they paid up the guarantee they would have a far better chance. I maintain my view that Kaffirs, Rhodesians and West Africans will offer the best opportunities for remunerative speculative investment, not to forget Rubber shares. All the shares which I mentioned last week have advanced, and are still a good purchase, while fine hard Para Rubber is up 4d. at 9s. 2d.

## The Banks Profit Chiefly by Dearer Money. Their Shares as Investments.

There can be no doubt about the fact that the joint-stock banks stand to profit most by the advent of dearer money, so long as rates do not reach a sufficiently high level to interfere with the incipient trade revival. Other circumstances are also working in their favour. During the whole second half of 1908 the Bank Rate was no higher than 2½ per cent., so that money and discount rates were at a comparatively low level throughout the usually "fat" period of the year. This year, however, circumstances enable the banks to exact distinctly higher rates, while, owing to the reluctance of capitalists to lock their resources up in securities during the present state of political unsettlement, they have also the advantage of having at their command an unusually large volume of floating funds on drawing accounts, on which they pay no interest at all, or on deposit. Investors might, therefore, with advantage devote some attention to bank shares, which, moreover, now carry four months' accrued dividend. The following table should enable them to make a suitable selection :—

| Name. | Share. | Amount Paid. | Dividend Per Ann. | Price. | Yield, Per Cent. |
|---|---|---|---|---|---|
| | £ | £ | | | £ s. d. |
| Barclay and Co. .. | 20 | 8 | 15% | 24½ | 4 15 0 |
| Capital and Counties.. | 50 | 10 | 32s. | 35½ | 4 10 1 |
| Lloyd's .. .. | 50 | 8 | 28s. | 31 | 4 9 1 |
| Lon. City and Midland | 60 | 12½ | 45s. | 49½ | 4 10 0 |
| Lon. County & West. | 20 | 5 | — | 23½ | — |
| Lon. Joint Stock | 100 | 15 | 30s. | 29½ | 5 0 0 |
| Lon. and Provincial .. | 10 | 5 | 18s. | 22 | 4 1 0 |
| Lon. & South Western | 50 | 20 | 64s. | 73 | 4 7 1 |
| Martin's .. .. | 20 | 10 | 8% | 16 | 4 15 6 |
| Metrop. of Eng.& Wales | 50 | 5 | 15s. | 14½ | 5 0 0 |
| National .. .. | 50 | 10 | 22s. | 23 | 4 14 9 |
| National Discount .. | 25 | 5 | 10s. | 9½ | 5 2 9 |
| Nat. Prov. of Eng. .. | 75 | 10½ | 17% | 37½ | 4 15 3 |
| Parr's .. .. .. | 50 | 10 | 20% | 43½ | 4 11 6 |
| Prov. of Ireland .. | 100 | 12½ | 30s. | 29½ | 5 1 9 |
| Union Dis. of Lond. | 10 | 5 | 12s. | 12½ | 4 14 3 |
| U. of Lon. and Smith's | 100 | 15½ | 32s. | 32½ | 4 16 9 |

Although there is every indication that the banks will be able to present very satisfactory balance-sheets for the current half-year, no increase in dividends is anticipated. The increased profits will doubtless be applied to still further strengthening their inner reserves. A fly in the ointment is the fall in gilt-edged securities, which figure very largely amongst the investments of the banks, and should there be any further depreciation therein, it will be necessary for these institutions to make adequate provision for this out of profits. While there are very few groups of securities of such high standing as London banks to offer yields up to over 5 per cent. per annum, the reason is not far to seek. It is due to the heavy uncalled liability on the shares; but, after all, this is quite a nominal matter, and the probability of a call ever being made upon the shareholders is extremely remote, and, in any case, can doubtless be insured against. By the way, it is not possible to give the dividend of the London County and Westminster Bank, which is a fusion of the London and County and London and Westminster Banks, pending the publication of the half-year's results, but there can be no doubt as to the beneficial effects of this amalgamation upon the position and prospects of the concern.

## Good Value in Industrial Preference and Ordinary Shares.

It is not the fashion nowadays to invest so much in Home Securities as in former times, partly owing to fears of Socialistic legislation, while the rise in the Bank Rate is not calculated to stimulate investment in such stocks. At the same time the yield to be obtained from preference and ordinary shares of industrial companies is not to be despised, and the following table shows that up to 8 per cent. is to be obtained in such stocks. The same table appeared in the issue of October 23rd, and attracted a good deal of attention, so much so that some clerical errors were discovered by certain of my readers. I am therefore compelled to insert the table again, with the necessary corrections :—

| Name. | Shares. | Amount Paid. | Dividend for year. | Price. | Yield per Cent. Per Ann. |
|---|---|---|---|---|---|
| | £ | £ | | | £ s. d. |
| **ORDINARY STOCKS.** | | | | | |
| Callender's Cable & Con-Construction ..... | 5 | 5 | 15s. | 10½ | 6 15 0 |
| Furness Withy ..... | 1 | 1 | 5% | 15-16 | 5 0 0 |
| Chincse Engineering .. | 1 | 1 | 15% | 2 5-16 | 6 0 0 |
| Millar's Karri (1902) .. | 1 | 1 | 6% | 1⅛ | 5 0 9 |
| Swan and Edgar ..... | 1 | 1 | 15% | 2⅛ | 6 17 1 |
| Van den Bergh ..... | 1 | 1 | 12% | 2 | 5 16 3 |
| **PREFERENCE STOCKS.** | | | | | |
| Assoc. Cement Pref. .. | 10 | 10 | 5½% | 6½ | 8 10 9 |
| Borax Cum. Pref. .... | 10 | 10 | 5½% | 11⅛ | 4 11 9 |
| Brit.Oil & Cake Cum. Pref. ..... | 1 | 1 | 5½% | 1 | 5 6 9 |
| Brunner Mond Cum.Pref. | 10 | 10 | 7% | 17⅛ | 4 0 6 |
| Eastmans Cum. Pref. | 1 | 1 | 8% | 1⅛ | 5 6 9 |
| Evans (D. H.) Cum. Pref. | 1 | 1 | 6% | 1 7-16 | 4 1 9 |
| Gen. Motor Cab Pref... | 4 | 4 | 10%(a) | 3⅛ | 10 13 3 |
| Hope Bros. Cum. Pref. | 1 | 1 | 5½% | 15-16 | 5 13 9 |

(a) Estimated.

I may state, however, that the errors were merely committed by the copyist, and that the yields were quite correctly inserted, so that my correspondent in Harpenden, who has invested in *D. H. Evans Prefs.* and who expostulated, after all gets the same return as indicated in the previous table, and others will also discover that there is nothing wrong with the yield. The two investments abroad, the *Chinese Engineering* and *Millar's Karri and Jarrah*, which are included in the table, are just now remarkably progressive. The *General Motor Cab Company* will hold its annual meeting by the end of November, and an excellent directors' report is expected. The Preferred Ordinary stock has already received 7½ per cent., and there is little doubt but that a final distribution will increase the dividend to at least 10 per cent. All the companies, however, are prospering, so that the dividends should be at least maintained.

RUBBER EXPLORATION COMPANY'S LUCKY PURCHASE.

From what I can learn concerning the *Rubber Exploration Company's* purchase of the British patents of Rapidin, the new motor spirit, this will prove a remarkable success. The whole motor trade manifests its great interest in Rapidin, which bids fair to revolutionise this industry, and I hear that the test plant for producing sufficient quantities to enable motorists generally to try the spirit, will be working by the end of November near Dartford. *Rubber Exploration* shares have kept firm throughout the recent depression, and are quoted at 20s. per share, while obviously, if the test is satisfactory, a further very important rise will occur.

DIVIDEND-PAYING GOLD MINES AND THEIR YIELD—OPPORTUNITIES FOR INVESTORS.

The recent reaction in Kaffir shares finally touched also the dividend-payers amongst the gold mines on the Rand, prices at the last carry-over on October 25th showing in most instances declines of ¼ to ½ during the last two or three months. The present relapse, therefore, presents an excellent opportunity for the investor who is ready to avail himself of the same. I have already explained on former occasions that the banket formation on the Rand holds out at great depth, and that it is possible to estimate the length of life of such mines to a nicety, the Witwatersrand having, so far, shown the most remarkable regularity as regards the ore reserves. Hence it is possible to arrive at the exact amount of ore available and at the number of years that will elapse ere the company's reefs will be exhausted. These mines, in fact, have a longer life than most gold mines, and many have of late, by the purchase of additional claims and by a reduction in working costs (which has made large quantities of ore payable previously not touched) extended their lives. At the request of a number of my readers, who wish to put money in such mines, I have drawn up a more elaborate table than those hitherto published in my articles :—

| | Issued Capital. | Div. 1st Half, 1909. | Est. Life Years. | Make-up Price, Aug. 9th, 1909. | Make-up Price, Oct. 25th, 1909. | Yield per Cent. per Ann. (d). |
|---|---|---|---|---|---|---|
| *Wernher-Beit Group.* | £ | % | | | | £ s. d. |
| Crown Mines (10s.) .. | 931,506 | (a) | 50 | — | 8 1-16 | 8 7 6 |
| Durban Roodepoort | 125,000 | 30 | 10 | 2⅜ | 2⅜ | 14 11 0 |
| Ferreira Deep .... | 910,000 | 32½ (b) | 15 | 6⅛ | 6 | 8 15 0 |
| New Modderf. (£4).. | 1,200,000 | 7½ | 35 | 13 5-16 | 12 | 5 0 0 |
| Nourse Mines ..... | 827,821 | 25 (b) | 25 | 3⅛ | 3 | 8 6 3 |
| Robinson Gd. (£5) .. | 2,750,000 | 15 | 12 | 11⅛ | 10⅜ | 14 16 3 |
| Rose Deep ..... | 425,000 | 25 | 19 | 5 | 4 9-16 | 10 19 3 |
| *Robinson Group.* | | | | | | |
| Langlaagte Estate .. | 667,500 | 30 (b) | 30 | 3⅜ | 2⅜ | 10 18 3 |
| Rdfr. South (c) .... | 1,670,000 | — | — | — | — | — |
| *Anglo-French Group.* | | | | | | |
| New Kleinfontein | 900,000 | 12½ | 30 | 2 11-16 | 2 7-16 | 10 5 3 |
| *Goldfields Group...* | | | | | | |
| Knights Deep .... | 643,326 | 20 | 11 | 3⅛ | 2 15-16 | 13 12 3 |
| Simmer and Jack .. | 3,000,000 | 10 | 15 | 2⅛ | 1 29-32 | 10 10 0 |
| *Barnato Group.* | | | | | | |
| New Primrose .... | 325,000 | 20 | 8 | 2⅞ | 2 7-16 | 16 18 3 |
| New Rietfontein.... | 610,084 | 10 | 40 | 1⅛ | 1 3-8 | 14 10 9 |
| New Unified ..... | 250,000 | 12½ | 10 | 1 13-16 | 1 5-16 | 15 7 9 |
| Witwaters. (Knights) | 425,000 | 17½ | 10 | 4 5-16 | 4 1-16 | 8 12 3 |
| *Neumann Group.* | | | | | | |
| Witwaters. Deep .. | 537,296 | 30 | 16 | 6 | 5⅞ | 11 14 3 |
| *Albu Group.* | | | | | | |
| Meyer and Charlton | 200,000 | 25 | 14 | 3⅞ | 3⅞ | 14 16 3 |
| Roodepoort United | 460,000 | 10 | 30 | 3⅛ | 2 13-16 | 7 2 3 |
| Van Ryn ..... | 500,000 | 22½ | 14 | 4⅛ | 4⅛ | 10 11 9 |

(a) 135 per cent. is estimated per annum for the first year or two.
(b) For whole year.
(c) Amalgamation of North, Porges, South, Robinson, and Stubbs Randfontein Companies.
(d) In this column no allowance is made for estimated length of life.

Some of these properties are great amalgamations of several mines, as, for instance, the great *Wernher Beit* amalgamation, *Crown Mines*, which is expected eventually to further increase its dividends beyond the estimate of 135 per cent. The *Rose Deep* is absorbing the neighbouring *Glen Deep*, thereby extending its life. The *New Modderfontein* will by March next greatly increase its profits by working of additional plant. The *Randfontein South* is also a huge amalgamation, now earning profits of £43,000 per month, which will, however, be further increased by additional plant and claims acquired. The *Langlaagte Estate*, when the amalgamation is completed, will pay 30

[illegible] 8)

per cent. per annum. It is not possible within the space allotted to me to give particulars of all the mines, but the data supplied in the table will permit of convenient selection for the purpose of investment. The length of life must, of course, be taken into account, and investors can set aside a redemption fund out of the large return per annum. All the above mines belong to the leading South African groups mentioned, which is generally a guarantee of solidity and of capable management. Since drawing up the table prices have improved, and are still on the up grade. As regards non-dividend payers about to enter the dividend list, a selection is given in last week's list on page 602, from which a choice for a lock-up could be made.

RHODESIANS AND WEST AFRICANS IMPROVING—COPPER AND COPPER MINES HOISTED BY AMERICAN INTERESTS—AUSTRALIANS STEADIER.

A general improvement has also occurred in Rhodesians, Chartered rising to 1⅞, Tanganyika to 6 1-16. Rhodesian Bankets have risen to 2⅛ on the favourable statements made by the chairman, Dr. Sauer, at the meeting of shareholders, a report of which will be found in another column. Dr. Sauer, one of the greatest authorities on Rhodesian affairs, stated that in addition to their many interests in underwriting, participations and reconstructions, they were actively working the Rowdy Boys, of which he gave rich assays, besides holding 105,000 Eldorado shares and having an interest in the Shamva Banket discovery. The fact is that the *Rhodesian Banket Company* is becoming one of the leading Rhodesian finance companies. He also expressed a most favourble view of the future of Rhodesia and of the *Chartered Company*. A number of the smaller companies have also improved, and *Amalgamated Properties of Rhodesia* are evidently worth much more than 7s. 6d., considering their valuable holdings, to which there has just been added a large interest in Beira property. *Consolidated Copper Trust* shares are up at 12s. on the Umkondo copper discoveries. West Africans are generally better, partly on the very favourable news from the *Abosso* and *Ashanti Goldfields*. The latter shares are up at 1⅞, *Gold Coast Amalgamated* at 3 15-16, *Prestea Block "A"* at 31s. 6d., *Prestea Mines* at 8s. 3d. West Australians are steadier, *Great Boulder Proprietary* at 24s. 6d., *Golden Horseshoe* at 7 3-16. *Barriers* are also hardening, and *Myalls and Peat Hill* are steady at 3s. Copper and Copper Mines have been put up against the "Bears" by the great American copper interests, but are not at the top. *Rio Tinto* touched 78¼ and reacted a point again. *Amalgamated* have been up at 89½. Under the circumstances, *Whim Well* at 1 1-16, as the cheapest dividend-paying copper share, are attractive. They are producing steadily and are worth more.

NATIONAL SHARE EXCHANGE.

Our sixpenny contemporary, *Truth*—referring to us as "A penny weekly paper"—states that it is unconverted by the report we recently issued upon the business of the National Share Exchange, and it persists in somewhat violent attacks upon that institution. We therefore venture to put to our high-priced contemporary a simple query. Can it produce a case of a person who, having embarked upon a speculation through the medium of the Exchange, has failed to receive his profit, if the stock in which he has speculated has gone up?

"DR." ALEXANDER.

What has become of this once notorious "shareholders' champion"? We hear strange stories of how he came to "retire" from the board of the Great Lucknow Consols. Perhaps Mr. Orlando Law will explain.

JOINT STOCK TRUST.

In our next issue we will deal with the judgment of Mr. Justice Swinfen Eady in the action of Platt *v.* Rowe.

**NEW ISSUES.**—GOOD, BAD, AND INDIFFERENT.

The 4½ per cent. First Mortgage Debentures of the *Brazil Railway* offered at 92, upon which I commented last week, have fared badly with the public, as the underwriters were landed with a large proportion, and the price fell to a heavy discount. With the City of Saratoff 5 per cent. loan at 95 per cent., the underwriters (who received 2 per cent. commission) also fared badly, the quotation dropping to 2—1½ discount. I am glad to see that investors are becoming more discriminating. The *Canadian Northern Railway Company* (issue of £850,000 4 per cent. Perpetual Debenture stock at 93), like other connections of the *British Empire Trust*, is becoming too frequent a borrower, and my readers should leave this alone. With regard to the *Amalgamated Zinc (De Bavay's), Ltd.* (capital of £500,000 in shares of £1 each),

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which is about to commence working in the Broken Hill district, I should think that the example and competition of the *Zinc Corporation* are unfavourable points, and I wonder no statement is made on this subject. *Spanish Consolidated Mines, Ltd.*, is a dark horse, as it takes over three small Anglo-Spanish companies formed in 1905 and 1908, of which very little is known, and which do not appear to have achieved much. Why should they do better when amalgamated?

### BIPSINE, LIMITED.

With a capital of £200,000, of which £195,000 is in Preferred Ordinary shares of £1 each, and £5,000 in deferred shares of 1s. each, this company is formed for acquiring the business as carried on at Edinburgh of the original syndicate called *Bipsine, Ltd.*, also leasehold properties, machinery and plant in London, for the purpose of developing the business. 150,000 Preferred Ordinary shares of £1 each are now offered at par. The British patents cover Bipsine compound, a digestive medium for the use of all bakers; Bipsine bread, manufactured with the addition of this compound, and Bipsine baking powder, all of which appear to have found favour with bakers and others in Scotland and elsewhere, while it has received much praise from the medical profession. After providing the purchase consideration, there remain out of this issue 70,000 Preferred Ordinary shares for working capital, while 45,000 Preferred Ordinary shares are reserved for future issue. The list of applications will close on or before November 5th for town or country.

## JOHN BULL'S FINANCIAL LETTER-BOX.

*Information will be readily supplied to readers of* John Bull *on the following conditions:—*

*(1) Letters containing inquiries must be addressed to the City Editor,* John Bull, *2, Copthall Buildings, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.*

*(2) Correspondents should adopt either a nom-de-plume, or mention initials, under which the replies will appear in the paper. The stocks or subjects inquired about should also be numbered.*

*(3) Replies are only made in the ordinary way through the columns of this journal under the above heading, and not by letter. Communications received after Saturday cannot be dealt with in the current issue of the paper.*

*(4) Under no circumstances will the proprietors undertake the sale or purchase of stocks or shares.*

*(5) If inquirers wish it, the address of respectable firms of stockbrokers, members of the London Stock Exchange, for transacting business, will be supplied to them, in which case a stamped addressed envelope must be enclosed.*

*A. H. W.* (Hanley).—The circular of the London Scottish Stock Exchange, of 17, Queen Victoria Street, shows that it deals in blind pools, with the usual boast of tremendous profits. Keep your money in your pocket. *T. W. W.*—If you are satisfied with these Paris people, that is all that is wanted. Others are not. As regards these outside concerns, I really cannot advise you. I am quite willing to stand by my own recommendations, but not by those of other people. *H. W.* (Panama).—No. *Accountant.*—I cannot see how I can help you in the matter. *Sheldrake.*—I cannot tell you anything about these collectors for Foreign lotteries. Many of them are shady and unreliable. *S. H.* (Middlesborough).—Your letter must have gone astray. The Diamond shares may improve some day. At present there is nothing in them. With regard to the Kaffirs Nos. 1 to 9, these are all fairly promising. Take your profit on Lydenburg Estates and hold the others for an improvement. *J. C. A.*—The five stocks mentioned are good of their order, but none of them come within the "gilt-edged" class. You may take it as a general rule that the higher the yield the greater the risk. *Harrogate.*—The best of your Industrial holdings are Calico Printers Prefs. and Sewing Cottons. The shares (4) are at present under Budget influences. Hold No. 9 for a recovery, and 10 and 11 are all right. The outlook for 11 and 12 is, to say the least, rather doubtful. *Matron.*—There is no market for these shares. *An Anxious One.*—The Church Stretton Water Works Company does not appear in the usual works of reference, and I cannot tell you anything about the position of the concern. *Microbe.*—You cannot do much better than invest in leading Colonial Government Bonds, which have the status of being Trustee investments, while the other stocks mentioned, although sound enough, have not got it. *T. O. M.*—Whether these Brewery Debentures will actually be paid off in 1915 or refunded, cannot yet be stated. As regards the other matter, this is not so easy as you think. Why not ask the firm in question? There are a good many formalities to go through, and a great advantage would be that the lad would be the son of a Liveryman, which you are not. *Gardener.*—Chinese Gold and Railway Loans are safe enough for a moderate investment, but they do not come within the "gilt-edged category." *A.*—United Carlo Gattis are quoted at ⅝, while Borax Consolidated are quoted 5⅜ to 5 9/16. *J. R. S.*—There is no quotation here for the first two shares, while Burmah Oils stand at about one. I am inclined to advise a sale of all three at the first opportunity. *L. H.*—The Capital and Counties Banking Company and all its branches are quite safe for deposits. *R. H. H.*—I strongly advise you not to touch, even with a pitchfork, the shares of the James Township Silver Dollar Mining Company, which appears to be some obscure American concern. *Augustus.*—As far as I know this is a sound Building Society. *F. N.*—I really cannot answer this question. Plenty of information has already been given in John Bull, and if it does not satisfy you there is always the P.O. Savings Bank. *W. W.*—No, I cannot tell you what has become of the individuals who carried on the London and Counties Exchange. When matters get too hot, these gentry usually disappear and blossom forth elsewhere under some other high-sounding title. *W. H. S.*—I am always ready to take up the case of my readers, but I fail to see that you have anything to complain of. You cannot expect to buy at the bottom and sell at the top price, and in the case of these deals on margin, the outside broker usually sells when the cover has run off. Why do you deal on such terms, and why do you not rather employ a stockbroker, member of the Stock Exchange? The documents are returned. *D. R.* (Motherwell).—It is quite impossible to reply by letter. I am quite prepared to stand by my recommendations, but I cannot guarantee those of other people. *Rex.*—Not in my opinion. (2—5) You ought not to have entered into such an arrangement. (6) What you require has been forwarded. *Novice* (Glasgow).—I cannot reply by letter. I understand that Rhodesia Consolidated will shortly be fully paid up, and you had better defer the purchase until then. *W.* (Kensington).—You must act on your own responsibility. *H. W. B. S.*—(1) You should give these outside brokers a wide berth. (2) Banker's reference. (3) Say £10. (4) Yes, and more reliable. *A. M.* (Sheffield).—It is quite impossible to reply by letter. This is not a well-known company, and the whole matter looks suspicious. You will do well not to risk your money. *Vera Vincent.*—You seem to have a special aversion to the Associated Cement Manufacturers and take an extreme view. The debentures are good enough at the price, but, of course, not gilt-edged. *Mug* (Manchester).—You ought never to have dealt wiith the London and British Stock and Share Corporation, of 70, Queen Street. All these circularising touts, with their "special stock operations," prey upon the unwary, of whom you were one. Possibly the same individuals are now behind the other concern you mention, but how to prove it? *Outside Brokers. H. H.* (Bristol), *R. K. K.* (Lahore) India), *and others.*—We have received but one complaint regarding the firm you inquired about, and in respect of this an apparently satisfactory explanation has been furnished, but we are taking steps to verify it. *H. S. H.*—I cannot really give any further advice with regard to Premium Bonds. If you will send a stamped and addressed envelope, I will forward the name of a respectable firm of Foreign Bankers in London, who make a speciality of these. *W. R.* (Boston).—I know nothing about these people, but will make enquiries. *E. A. S.* (Hanley).—The name of a Stockbroker has been forwarded to you, as requested. If you want dividend paying Mines, you will find all those on which you enquire in to-day's issue in such a table. Simmer Deep is close to dividend point, and is considered very promising. South Randfontein are undoubtedly among the cheapest shares, but it is quite impossible to deal with one mining share by itself, and devote a great deal of space to it. *Montrose.*—As soon as I receive further information regarding the Rubber Share, I shall publish it. *C. C. W.*—Beware of Outside Brokers, and deal through a member of the Stock Exchange. *J. A. L.* (Weston-super-Mare).—The Bourse and Exchange of Basinghall Street has not answered a great many requests for money, and I conclude, therefore, that they will not pay. Why do you deal with these circularising touts, who merely work blind pools? You should deal through a member of the Stock Exchange. *T. W.* (Tunbridge Wells).—You seem to have gone the round of the whole of the circularising touts, and finally find that you cannot get any answer. I strongly advise you to have nothing to do with any of these gentry in the future, and deal with a member of the Stock Exchange. The concern whose address you sent is tarred with the same brush. *C. C.* (Hove).—Apparently the concern is doing well, but I cannot guarantee anything. *Enquirer* (Hawkhurst).—You had better hold May Consolidated for a recovery, but it is not a share which I should have specially selected. *A. L.* (Fairford).—I know nothing about the concern in question. They are evidently Outside Brokers, and you had better have nothing to do with them. *Lyceum* (Liverpool).—Why do you not deal with a respectable firm of Stockbrokers, members of the Stock Exchange? *Enquirer* (Bowes Park).—High rates of deposit are not compatible with safety. You are, however, mistaken. It formerly used to allow only 2½ per cent., but owing to the rise in the Bank Rate 3½ per cent. is now paid. *Shares* (Elephant).—(1) A highly speculative music hall venture, for whose shares there is no market, and which you should leave alone. (2) Do not pay unless you are compelled, and I am afraid it would be difficult to get rid of the shares. *Admirer.*—(1) You have a little profit on African Banking, but there is no reason to sell. (2) I am not enamoured of Brisels Tin. (3) Kaffirs offer the best opportunities amongst mines for capital appreciation, notably Crown Mines, City Deep, and Randfontein South. *Gamma.*—Lloyds Bank shares rank very high in this group, and you could not do any better. *Scot.*—I agree with your remarke re Consols, but other circumstances have also contributed to the depreciation in our premier security. *Kyneton.*—The electric concern appears to have fallen upon bad times, but after the heavy fall it would be advisable to hold the shares for a recovery. *Dubemulo.*—(1) The circular carries its own condemnation with it; have nothing to do with the concern or its shares. (2) The above answer covers this. *Noshig.*—(1) There does not appear to be much hope for the concern. (2) I do not care for Frontino and Bolivia. Sell and reinvest in Kaffirs such as Crown Mines, and Randfontein South. *C. H.* (Edinburgh).—I approve of your proposed investment in Rhodesia Railways 5 per cent. Debentures and in the West Australian 3½ per cent. Loan. *Sutherland Reefs.*—No option but to hold the Kaffirs for an improvement. I do not care for the insurance concern in question. As regards Home Industrials, you might take your choice from the tables published in recent issues. *Border.*—It is impossible to fix a definite time as to when Chartered and Tanganyika will commence paying dividends. As regards the alleged over-capitalisation of Chartered, that is a matter of opinion, as the systematic development of Rhodesia must mean a corresponding appreciation in the value of the Chartered undertaking. The Railway should be completed before the end of the year. *England.*—Keep the Kaffirs, Nos. 1, 2, and 3, for an improvement. (4) Ranti Mines should recover with other West Africans. (5) I do not advise a further purchase of Mount Boppy until affairs at the mine take a turn for the better. *Mountain Ash.*—The big Bull account in Chartered has naturally made these shares all the more susceptible to dearer money. When the shakeout is over there will be a further rally. No option but to hold. *Worried.*—Keep the Kaffirs, 1, 2, 3, and 6. The Industrial Prefs. (4) are a fair holding of the kind, but I do not care for the Trust concern. No reason for selling either Nos. 1, 2, or 3. As regards your mines, the best are Chartered (No. 4). Sell the others, and reinvest in substantial South Africans, which are at present most promising. *Fairleigh.*—(1 and 2) Yes, New Rietfontein are a fair mining risk amongst Kaffirs. (3) No reason for selling any of the investments, I. to V., but Nos. III. and IV. should be watched. (5) The market in Van Ryn Deep is somewhat limited, but as the quotation is 15-16 to 1 1-16, it is quite correct that you would not be able to get them below the outside quotation, viz., 1 1-16. *Navis Longa.*—(1) No reason for selling these Russian Railway Bonds at present. (2) Why not put this £100 in sound dividend-paying Kaffirs? *A. J. F. A.* (Swansea).—(1) Some pertinent remarks concerning Oceanas appeared in last week's issue. (2) Take a fair profit when you can get it. (3) Ditto as regards Jumpers, and invest in more progressive Kaffirs. *X. Y. Z.* (Chancery Lane).—For your purpose a good Colonial Bond, such as the last Westralian 3½ per cent. Loan, would be preferable to the Russian Railway Bonds in question, which are subject to fluctuations in accordance with the state of European politics. *Pat.*—These gold mining shares are not very progressive, and you could do better, for instance, in South Africans. *J. A. R.* (Middlesborough).—The price of options depends upon the state of the market. The "Put" means to sell on a decline, and the "Call" to sell on a rise. The prices quoted are approximately correct, but everything depends upon the state of the market at the time the options are entered into. *Taxi.*—It is a very dubious concern, which is not even in the usual books of reference. I am afraid I cannot help you in the matter. *Anxious* (Hoxton).—Yes, write to the Official Receiver, and ask him how the matter stands. There is nothing else to be done. *Nora.*—(1) Quite the reverse. (2) No; sell what you hold, if you can. *20 Shares.*—I am afraid this investment will not turn out a good one for you. Sell the shares, if you can. *Signo.*—Your deposit with the London City and Midland Bank is as safe, whether the interest is 3½ per cent. or more, as when it was only 1 per cent. In this case, it is certainly not a matter of the higher the yield the greater the risk. *Haldane.*—Rhodesia Copper are a fair spec. on the reaction, but they will, of course, move with other Rhodesians. *F. T.* (Millwall).—A very doubtful concern; have nothing to do with it. *Caravan.*—Neither concern is flourishing. No. 1 quoted at ⅛, No. 2 at 3-32. You must please yourself in the matter. *Spa.*—Have nothing whatever to do with any of the concerns mentioned, which are more than doubtful. The same applies to No. 6. The Balmoral Diamond is no longer in existence. *Registry.*—It is advisable to buy only such stocks as have a market quotation. This applies to No. 1, 6, 7, 10, 11, 12, and 14. Out of these Nos. 5, 10, and 12 are the best. *J. T.*—It might be advisable to sell both, and go into something more progressive. *Bano.*—B. and C. are the best on your list, but you will also gain some information from the tables published in recent issues. I am sure I cannot tell you why Maypole Tea Preferred are not quoted daily in the "Financial Times." *Anxious.*—A highly speculative Industrial, and which is likely to be badly hit by the increased taxation in tobacco. *Jay See.*—All five mines are among the best of their class in South Africans, and there is nothing against the proposed investment. *Argo.*—Lancefield are a fair mining

risk, especially if, as is understood, the treatment plant is now giving better results. *East Anglian.*—Hold Chartered, but get rid of the other shares. *Wall.*—No information is available regarding this concern, and if you can get rid of the shares, you had better do so. *Suspicious.*—The concern is still dragging along a precarious existence. No information is available as to actual results, which is not encouraging. Whether you can get your money back, however, is another matter, and one upon which I have my doubts. *Leather, J. W.*—I strongly advise you not to risk any money in the concern in question. *Miss Y.*—The Robertsbridge, Salehurst and Hurst Green Water and Gas Company has not issued any report, but a dividend of 5 per cent. was guaranteed upon the subscribed and paid-up capital by the contractors for the first year. The authorised capital is £17,000, but no information is available as to the amount of capital actually subscribed. There is no quotation for the shares. *H. I. East.*—As the certificate has the endorsement printed on the back that it must be registered by each successive holder, you will have to comply with that formality. When you have done this you can insist upon the information. There is always a fee for transfers of such certificates. The documents are returned. *Flutterer.*—(1) Yes, you should hold Rhodesia Cons. They will not improve until they are fully paid, but the shares will be quoted higher with the final 2/6 paid. (2) Speculative, but an improvement is looked for in such Egyptian shares. *E. W.* (Berkeley).—The depreciation in Home Rails has been very serious, but I don't like to advise you to sell Great Eastern after the heavy loss. These might have a partial recovery, which has, in fact, begun. *J. F.*—(1) The price of Pelmadulla is 3. (2) Sell if they leave you a profit. These Ceylon shares are not promising. What you require has been forwarded in your envelope. *Victim* (Gateshead).—Have nothing to do with these two circularising touts. What you require has been forwarded *A. W.* (Skipton).—It would be very difficult to prove this account wrong and if you did, you would probably not get the money like other people. The account is returned. Don't deal with such outsiders any more. What you require has been sent. *Consols.*—It is very doubtful, even if this is a genuine document, whether it would still be valid. Your friend should apply to the Bank of England for information. *A. K.*—I have not heard anything of these rumours. You will remember how well the concern got over the last "run." *C. A.*—High rates of deposit are not compatible with safety. *M. C. R.* (Maida Vale).—The first named are respectable. I have never heard of the second, and should advise you to be careful. Why don't you deal through a Stockbroker, member of the Stock Exchange? *Basinghall.*—I have had several complaints concerning the Bourse and Exchange, of 28, Basinghall Street, and I am afraid your son won't get his money. These kind of people usually migrate elsewhere and reappear under a different name. *Excise.*—These people are obviously no philanthropists. Why don't you deal with a member of the Stock Exchange? *British Bull.*—Why did you go into this concern? If you cannot continue, you will have to be content with the surrender value. *Co-operator.*—In your position you should not trouble after Nos. 1—3. (4) I could not guarantee this. (5) You will find a little list of high-class Home Industrial Debentures in last issue, which should suit you. Then there is West Australian Government 3½ per cent. registered stock at 96, yielding 3¼ per cent. (6) Yes. (7) These are good investments. I shall be pleased to send you the name of a respectable stockbroker, member of the London Stock Exchange, whom you will find reliable. *A. F. W.*—Why do you not invest the money in sound securities? *Doubtful Walton.*—On the face of it Nos. 1 and 2 would be all right for small amounts, but I know nothing about the Building Society No. 3. Slaters (4) and County of London Electric 4½ p.c. Debentures are safe enough. (6) If you are prepared to disregard any temporary declines, Midland Deferred should be all right. You will find a little list of Industrial Securities in this issue. *Atros* (Wigan).—It is exceedingly difficult to find anything out concerning Chicago Subways. I have finally obtained a quotation from New York of 7¼—½ per 100 dol. share. That is quite a different story from what you have been told elsewhere. *St. Leonards, Ottoman, J. M., M. K., Scott and Others.*—In compliance with various letters, I have forwarded the address of a London firm of Foreign Brokers, who make a speciality of Premium Bonds, who have always dealt fairly with their clients, and who will be able to give the information required. I may remark in reply to some enquiries, that there is no further liability as regards the holders. The various intermediaries who have been employed are nearly all extremely doubtful, especially the Paris firms mentioned in the correspondence. The various documents have been returned. *Learner.*—Messrs. Effingham Wilson, of the Royal Exchange, E.C., doubtless publish such a work. *Puzzled.*—It would be much better to buy Canadian Pacific stock itself than the rights to the Options, and also to deal only through a member of the Stock Exchange. *C. C. W.* (St. Catherine's Park)—Randfontein South should just suit you. *J. B. C.* (Twickenham).—What you require has been forwarded in your envelope. I do not care for Nos. 9, 10, and 13. As regards the proposed exchange, instead of the Japanese shares buy such promising South Africans as Crown Mines and Randfontein South, which are very suitable for a lockup. *Pie Rhei.*—No option but to hold Johnnies and Chartered, which should come right again presently. *J. G. McC.* (South Wales).—Chartered are the best on your list, while the music hall shares are more than ordinarily speculative. General Motor Cabs cannot be called "safe," but they are a promising investment. What you require has been forwarded in your envelope. *Dickpee.*—Leopoldina Prefs. give a yield of over 4¾ per cent. per annum. A fairly good investment for a moderate amount, but not gilt-edged. *Avondale.*—No market here for 1 and 2. United Alkali Debentures are fair, but not gilt-edged. Breweries, like No. 4, are dependent entirely upon the Budget at present. *J. M.* (Aberdeen).—These quotations are in dollars. I have sent what you require in your envelope. *F. C. D.* (Glam.).—A very doubtful Yankee concern, to which you should give a wide berth. *B. W.*—Your various investments are fair of their class, but the debacle in Grand Trunk junior securities may, at least temporarily, affect No. 2. *Constant Reader* (Edinburgh).—You cannot get 5 per cent. in either Home or Colonial Government stock. Even in the best class of Foreign Government stocks you cannot obtain more than 4¾ per cent. Perhaps you can find what you want in the Industrial Debentures and Prefs., of which I have lately given tables. *B. C.* (Wrexham).—No further information is available, but the concern looks doubtful. Why not apply to the office itself for further information? *A. Taxi.*—The dividend for the previous financial year was to per cent. Since then the distributions have been at the rate of 7½ per cent., but a final dividend is expected when the accounts are made up at the end of November. *J. K.* (Sheffield).—Pending further developments in connection with the Budget, it would be advisable to defer your proposed purchase. *Blackheath Reader.*—I always think it is preferable to deal with a member of the Stock Exchange. *James* (Hornsey).—Have nothing to do with these Outside people, who work their combines as blind pools, and send their touting circulars broadcast. You would only lose your money. *Rand.*—You have been acting very foolishly, and anybody who knows anything about business would have known that the option on Rand Mines could not possibly be ¾ of 1/. Try to make an arrangement with these people. *A Sufferer* (Newark).—I have received several communications from clients of these Outside circularising touts, stating that they cannot get their money, and that the people have left. Under the circumstances I have to return your documents. You should not deal with such individuals. *Comia.*—A meeting of shareholders of the Provincial Cab Company has been announced for November 10th, when no doubt all the information you require will be supplied by the Board. *H.* (Leeds).—The Exchange's figures appear to be correct. *J. H.* (Aberystwyth).—Your instructions to take 3 points profit were registered and never countermanded, consequently you seem to have only yourself to blame for not making your wishes in regard to the transaction in question clear. *H. H. W.* (London).—You appear to have failed to give instructions to protect in some cases and each deal was therefore treated separately. *G. G.* (Brixton Hill), *Verb. sap.* (Stoke-on-Trent), and *G. G.* (Leicester).—The account is quite in order. *J. R.* (Nairn).—See last answer. If you refer to the back of the advice notes, you will see that the Exchange does not contract to give notice when cover is exhausted. *E. D.* (Wick).—Clients were notified in the Exchange's "Reviews" that profits on these Americans were limited to the amount of the cover, and this profit you have received. *P. R.* (Colchester) and *Suffolks* (Bury St. Edmunds).—We are awaiting the result of certain proceedings against Gerson Hamson which are now before the Court. *Mack.*—Amongst the Rubber shares held by you, you should retain Highlands and Lowlands (1) permanently. The other four, you might with advantage sell now at a profit in the renewed upward movement, and replace them by Cicily, Selangor, Straits (Bertam), and Malacca are more suitable for permanent holding and of a high class. *Anglo-Indian.*—Yes, in the renewed upward movement you should be able to sell Anglo-Malay at a profit. You might then replace them by the shares recommended above to "Mack." *X. Y. Z.*—Of Western Rand Estates, you apparently bought the old shares which were converted into new. You should hold, as it is a large good property and the price is bound to recover. *Buenos Ayres and Pacific.*—The reduction in the dividend to 5 per cent. is due to the very large extensions that have been made by the Company, which are not yet remunerative, but will no doubt eventually bring a great deal of business, when the dividend should be increased again. But you will have to have some patience. *Edina.*—I really cannot give you information about such outside brokers. Some of them are unknown, others doubtful. I strongly advise you to deal with a member of the Stock Exchange and will send you the name of a respectable firm if you wish it. *Janitor.*—I do not recommend dealing with these four firms. You should employ a member of the Stock Exchange. *Full Allotment.*—You would have to wait for some time until there is a market for these new Rubber shares, but the company promises to turn out all right, and in the meantime you have guaranteed interest. *W. L. D.* (Cardiff).—You had better leave the money in the Local Loans at present. It would be a bad time to sell out and you will get more later on. *Swansea.*—I cannot possibly guarantee the safety of outside brokers. *W. C. T.*—The first account was merely a report of a meeting of shareholders and I cannot take any responsibility for the statements. But Randfontein Central and Randfontein South are first class and will grow into money if locked up for a year. *W. S. Mines.*—(1) Outside brokers. (2) Hold Fanti Mines for a rise. *S. C. C.* (Cardiff).—This "Trust" certainly looks very doubtful; trust it not. *Equity.*—No, have nothing to do with this Paris concern. *Kangaroo.*—I do not see how I can help you. You have foolishly dealt with the Atlas Banking Co., Ltd., and lost your money, as I do not think much will be left in this liquidation. And why do you take counsel from such papers? *Advocate.*—There are a good many complaints about this concern, which has left this address, leaving a great deal of money owing to clients. It is hopeless.

*(We regret we are obliged to hold over a large number of replies.)*

## INSURANCE REPLIES.

*Insurance Enquiries should be addressed Insurance Editor, 67, Long Acre, W.C.*

WEAK HEART.—W. E. C. (Willesden).—We do not know of any Insurance Company that offers special advantages to persons suffering from weak heart. Any office would require you to submit to medical examination before insuring you if you told them you had a weak heart, and it would depend upon the doctor's report whether they agreed to insure you or not. "Weak heart" may mean anything.

LAW INTEGRITY INSURANCE COMPANY.—J. H. (Liverpool).—It is an Accident and House Purchase Company, established in 1906. Its authorised capital is only £10,000, of which £9,500 has been subscribed and paid up. We have not seen a balance-sheet, if one has been issued.

WESLEYAN AND GENERAL ASSURANCE SOCIETY.—J. W. C. (Wandsworth).—You do not give us your age, but the rate is somewhat higher than that of several other offices.

SELF-HELP ASSURANCE COMPANY.—LIVER (Liverpool).—It has its way to make. As to your other questions, we cannot advise you without fuller particulars as to terms, etc., than you send us.

SICKNESS ASSURANCE.—H. F. L. (Trowbridge).—We do not think you could get better terms. Why change?

THE UNITED LONDON AND SCOTTISH INSURANCE COMPANY.—W. F. (Morley).—It is a non-tariff office, established two years ago, and does most kinds of insurance business except life. It has a subscribed capital of £125,000, of which £25,000 is paid up. It is too soon to speak with much confidence about the value of its £5 shares.

PROVINCIAL HOMES INVESTMENT COMPANY.—S. D. (Belfast).—We will inquire into your complaints, and refer further to the matter in our next issue.

THE FIRST DUTCH INSURANCE COMPANY.—F. B. (Brixton).—You may rely upon this company carrying out its undertakings.

INSURABLE INTEREST.—H. T. (Leicester).—In issuing policies, Industrial Insurance Companies must comply with the following provisions: (1) A person insuring the life of another must have an insurable interest in that life; (2) the name of a person benefiting must appear on the face of the policy. Only the actual amount of the insurable interest can be recovered.

BRITISH NATURAL PREMIUM LIFE ASSURANCE COMPANY.—J. H. (Pendleton).—It is as we supposed. The directors did not give you their personal guarantee. They simply signed the conditions as directors. We return your policy.

"DISTURBING REPORTS."—ROMULUS (Lower Heysham).—(1) The company is of "good financial standing." (2) Quite likely the company "appeared before the Courts some two years ago." Insurance companies are often involved in litigation, but we can recall no case in which this company figured discreditably.

CANADA LIFE ASSURANCE COMPANY.—C. A. N. E. (Birmingham).—You are quite right. The Canada Life commenced business in 1847, and is the largest in Canada. It was a slip on our part to attribute this position to the Sun Life Assurance Company of Canada, which was not established until 1865.

TWO INSURANCE COMPANIES.—W. B. (Manchester).—We should much prefer the Scotch office—a very excellent one. We do not like the other, and like it none the more because, as you say, its premiums are low.

LONDON AND PROVINCIAL ASSURANCE COMPANY.—J. E. (Cleator Moor).—Your father has no cause for anxiety.

PRUDENTIAL ASSURANCE COMPANY.—S. G. (Leytonstone).—Yes, but we cannot tell you how much, as you do not send us particulars. Why not write to the head office?

BRITISH EQUITABLE ASSURANCE COMPANY.—CATHERINE (Kettering).—In the circumstances the policy can have little value. You seem to have borrowed up to the hilt.

TIPPER INSURANCE OFFICES.—H. E. W. (Thornton-le-Fylde).—All the offices are in the front rank.

INSURANCE AGAINST FIRE.—A. H. (Leytonstone).—We should prefer to insure with the company you name, which is an excellent office.

PROVIDENT ASSOCIATION OF LONDON.—J. C. (Liverpool).—The terms of the contract seem clear enough. When you have paid in for five years you will be entitled upon certain conditions to a fully paid-up bond for the amount of the subscriptions paid, or in the alternative to a surrender value which, roughly would be about one-third of the sum you paid in.

ECONOMIC LIFE ASSURANCE SOCIETY.—F. P. F. (Chatham).—It is not making the progress of some offices, but it is an "absolutely sound" office.

AN EXCEPTIONAL OPPORTUNITY of acquiring the entire holding to the total of £38,000 of the late Mr. George Herring in the Municipal Trust Co., Ltd. (which shares are very rarely purchasable at all, especially in such bulk), occurs through Probate matters.—Apply W. Lotinga, Woodborough, Putney, S.W.

## THE DRAMA OF TO-DAY.

BY M. CLEMENT SCOTT.

"THE SERVANT IN THE HOUSE."

"God is not watching; give as little and grab a much asf you can," says The Servant in the House to the Bishop o Lancashire, the short-sighted, semi-deaf "Goodly Samaritan," who preaches of equality and is horrified to discover that he is sitting at the same table with a clean-souled labouring man—Robert Smith—who has been called in to ascertain the cause of the vile odour that emanates from underneath the vicar's sanctum sanctorum.

But Robert Smith, the society vicar's honest, hard-working brother, eventually traces the evil to the drain beneath the church and, in symbolic language, the author describes the festering bodies of our dead religion, and the sickly smell of the cant, hypocrisy and humbug that has taken the place of it to-day.

Mr. Kennedy paints his characters in vivid colours. He is not one of the impressionist school, and he tells us plainly that "a Bishop means a person who sees and understands, a Pastor a person who *gives* food; that the most unshapely character a Bishop can have is *not* to see; the most unpastoral is instead of feeding, to want to be fed—to be a 'Mouth.'"

Then into the Vicar's household comes the "Spirit of Religion," the Bishop of Benares, garbed as a "Wise Man from the East," and so eloquently described as "The Servant in the House," who humbly, but with unfailing dignity, inculcates into the minds of all around him the doctrine taught by the sightless-eyed poet, Milton, who hated false Bishops and loved the true ones.

Before me for many a long day will stand out that glorified picture of those three brothers, linked hand in hand, forming a triptich—"The World, the Spirit, and the Man."

Of the acting there is nothing but good to be said. Henry Miller's "man who sees to the drains" is about as masterly, human and splendidly virile a performance as I have ever seen. J. H. Barnes as the blind Bishop exactly hits off the grabbiness and unctuousness of the "gaitered Divine," and Sydney Valentine, is firm, impressive and quietly intense in the difficult rôle of Manson, "The Servant in the House."

Miss Wynne-Matthison has but little to do as the extremely well-gowned wife of the reformed Vicar, Mr. Guy Standing, who, realising where the mischief lies, rolls his shirt sleeves back and grips the hard fist of Robert Smith with significant will.

Altogether "The Servant in the House" is a most beautiful and soul-stirring drama, and I defy any thinking man or woman to come away from the Adelphi Theatre after having seen it without feeling a big dent in both their hearts and their imaginations.

F. C. DUNN.—JOHN BULL was not present at the Adelphi Theatre the evening you say Mr. Miller came before the curtain and addressed certain members of his audience.

## RHODESIAN BANKET COMPANY, LIMITED.

The Fourth Annual Meeting was held last Friday at Salisbury House, London Wall, Dr. Hans Sauer presiding.

The Chairman stated that the issued capital at June 30th last was £325,000, since which time further shares have been issued, bringing the amount of issued capital to date up to £433,333. and 66,667 shares were under call at £2 10s. per share for two years, from August 14th last. Their cash loans and share assets at market value amounted to £196,190. The total net profit for the year was £140,681, and an interim dividend of 15 per cent. has been paid, leaving a balance of £80,023 to be carried forward. Dr. Sauer gave a short statement of the various important interests of the company. He expressed very favourable views of the Rowdyboys property, in which the reef had been opened up on the second level, with good values, up to 10oz. 14dwts. In addition to the Rowdyboys, they had 520 claims to the east of the Eldorado Mine, and were owners of nearly 10,000 acres of land in the immediate neighbourhood. The Eldorado was fulfilling the most favourable anticipations, and that company had paid 30 per cent. dividend since the commencement of this year, and they looked forward to a big constant revenue from their holding in that company. This, as the Chairman stated in the course of the meeting, was 105,000 shares, which was their irreducible minimum. Having also referred to the new interests acquired by the company in the Shamva Banket claims in the Abercorn district, for which they might at any time have to provide a considerable sum of money, Dr. Sauer explained that it was necessary to adopt the policy of laying a secure financial foundation for the company, rather than a policy of precipitate division of profits, and concluded by moving a resolution adopting the report and accounts, and confirming the payment of the interim dividend mentioned. After the Chairman had replied to an enquiry by Mr. Alfred Moseley as to how the Eldorado shares sold had been disposed of, the motion was carried, and a resolution afterwards proposed by the Chairman, altering Clause 75 of the Articles of Association, in order to increase the directors' fees from £150 to £250 per annum each, was also adopted, 180,421 votes being recorded in favour of the resolution on a poll being taken, and none against it.

*A British Mother whose family doctor is Veno's Lightning Cough Cure.*

VENO'S

LIGHTNING COUGH CURE.

Its 11 Years Record of Astonishing Cures.

Veno's Lightning Cough Cure has had many imitators but no rivals; for eleven years it has given a higher average of cures than any other medicine, and has become the standard remedy of Britons all over the world. The reasons are obvious; it contains the greatest amount of medicinal activity and curative value; it is pure and free from opiates, therefore safe for the youngest child; it is speediest in action and is the most reliable remedy procurable for acute and chronic colds or coughs, bronchitis, asthma, whooping cough, influenza and weak lungs. Veno's Lightning Cough Cure is made by the Veno Drug Co., Ltd., of Manchester, of ingredients never before used in Great Britain, and compounded under perfect hygienic conditions.

It is sold at 9½d, 1/1½, and 2/6, a bottle by chemists all over the world.

SANDORIDES "LUCANA" CIGARETTES

ARE A REVELATION. They are delicious in flavour, of Delightful Aroma, and Harmless on account of their Absolute Purity. Their charm never fails; they are acclaimed everywhere as the—

World's Perfect Cigarette

MADE IN

| Highest Grade Virginia Code L.V. | | | Choicest Egyptian Blend, Code K.B. Packed in cedarwood boxes | | |
|---|---|---|---|---|---|
| 100 | 50 | 25 | 100 | 50 | 25 |
| 4/8 | 2/3 | 1/- | 6/- | 3/- | 1/6 |

Sold by leading Tobacconists everywhere, or post free direct from

W. SANDORIDES & Co. LTD.
5, Old Bond St. London. W

# £1,127

## NOW DIVIDED BY WINNERS IN PICTURE COUPLETS.

This week the sum distributed amongst winners in Picture Couplets is **£237 5s.**

A New Picture Couplets contest is announced below. The awards may be even larger. Enter now and be a winner.

### WHAT YOU HAVE TO DO.

**Below you will find the first line of a Picture Couplet together with a little sketch. What you have to do is to make a Couplet by adding another line the last word of which must rhyme with the last word of the line given.**

Every week the prize-list for Picture Couplets for the best second lines include

**TEN BIG CASH PRIZES**

as well as a number of smaller awards. A new contest is announced below. Enter now and be a winner.

When you have written your couplet on the entry form fill in your name and address in the space provided, cut out the entry form, attach to it a POSTAL ORDER FOR SIXPENCE, and place it in an envelope, addressed to the Editor, *Pearson's Weekly*, Henrietta Street, London, W.C.

☞ Mark your envelope "Dog" in the top left-hand corner.

All attempts must arrive on or before Thursday, November 11th.

Everyone who enters must compete on the printed entry form, and send a postal order for 6d. with it. The P.O. must be made payable to C. Arthur Pearson, Ltd., and should be crossed "& Co." The number must be written in the space provided on the entry form. Where one P.O. of higher value is sent to cover more than one attempt the number of this P.O. should be written on each entry form.

Of the amount received (after deducting ten per cent.) three-fourths will be divided amongst the senders of the ten lines which are considered to be the best by the adjudicators, by whom originality of idea will be taken into consideration.

The remaining one-fourth will be awarded in gifts by the adjudicators amongst those competitors whose efforts show merit.

The Editor of *Pearson's Weekly* will accept no responsibility in regard to the loss or non-delivery of any attempt submitted.

The full conditions of the contest appear in this week's *Pearson's Weekly*. The result will appear in *Pearson's Weekly* only.

This week £237 5s. is distributed in Picture Couplets by *Pearson's Weekly*. The total now awarded is £1,127 18s. 4d. Use the entry form below, and you may be a winner.

### USE THIS ENTRY FORM.

No. of Postal Order

**When the Browns bought a dog at the Kennel Club Show**

_____

_____

*I agree to abide by the published decision and to accept it as final, and I enter only on this understanding, and I agree to abide by the conditions printed in "Pearson's Weekly."*

SIGNED .....

ADDRESS .....

.....

J.B. .....

When the Browns bought a dog at the Kennel Club Show
*Example of a second line—not to rhyme.*
They very soon found it the cause of much woe.

---

Our premises are six doors from the Holborn Restaurant and the Holborn Station of the Great Northern, Piccadilly, and Brompton Railway, and five minutes from Oxford Circus.

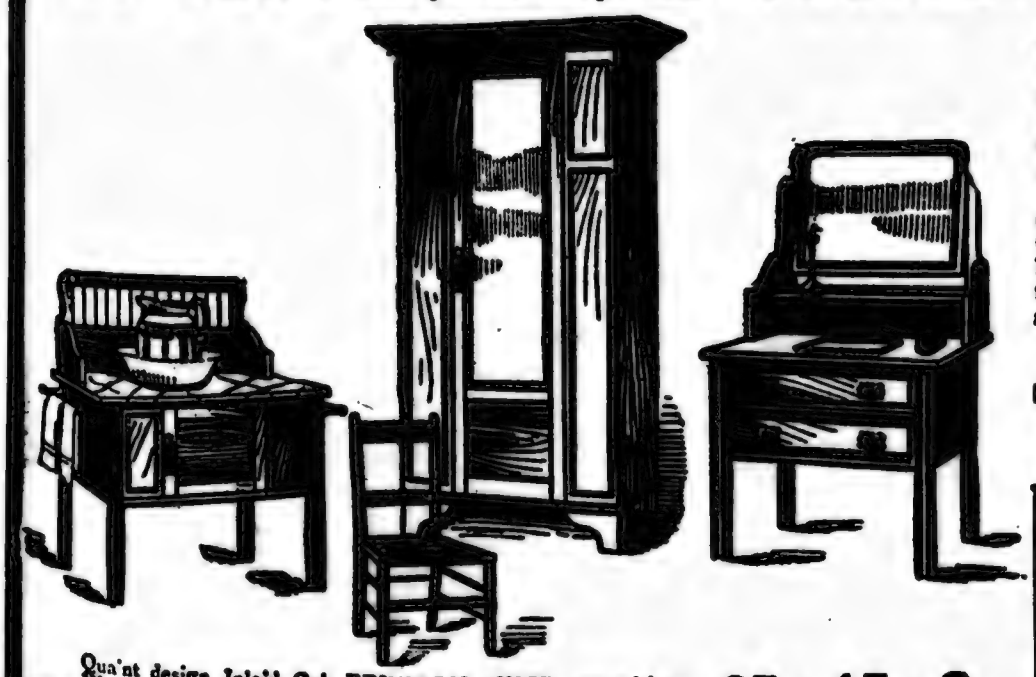
# MIDLAND FURNISHING CO., Ltd.,

## 15, 17, 19, 21 & 23, SOUTHAMPTON ROW, HOLBORN, LONDON, W.C.

ARTISTIC FURNITURE at a low price is what the purchaser of to-day spends hours upon hours in searching for. Now, naturally, in order to obtain the best goods—well-made, and yet dainty in appearance, the purchaser must use discretion in his choice of a firm. There are many firms selling so-called cheap furniture—but is it cheap?

Now, we claim that we supply really well-made and artistic furniture, and charge a low price for it. Before you finally decide just call round and inspect our furnished flats and rooms. These flats, which are priced at **£50, £100, £250, £500 and £1,000**, were specially built and furnished to meet this pressing need. They give a splendid idea of what may be purchased at the various stated sums, and give suggestions for decorating quite out of the ordinary.

Besides these beautiful Model Flats there are many separate specimen rooms at prices ranging from £10 to £300. They are well worthy of a visit, and you are cordially invited to inspect them. You will not be worried to buy.



Quaint design Inlaid Oak BEDROOM SUITE, comprising Wardrobe, Dressing Chest, Washstand, and 2 Chairs. **£5 : 15 : 6**

Anything that we sell may be obtained on our well-known Gradual Payment System.

This is exactly the same as paying cash, as the payments are extended over 1, 2, or 3 years, with no extra charge whatsoever; no interest is added and no deposit required. 5 per cent. discount is allowed for cash.

Please make a note of sending us a post card, right away, for our latest Guide and Catalogue. This is the handsomest issued by any firm in the trade, containing everything that is needed for the Home. We also show Specimen Flats from £29 to £750.

### COUNTRY CUSTOMERS

will find a great advantage in dealing with the MIDLAND FURNISHING COMPANY as their fares to town are paid on all orders of £30 and upwards, and Country Orders are packed free and carriage paid.

Carpets and Linos planned and laid free.

**Our General Terms are:**

| Worth. | Per month. | Worth. | Per month. |
|---|---|---|---|
| £10 - | 6 0 | £200 - | 4 10 0 |
| 20 - | 11 0 | 500 - | 11 5 0 |
| 50 - | 1 8 0 | 1,000 - | 22 10 0 |
| 100 - | 2 5 0 | 2,000 - | 45 0 0 |

Any amount pro rata, or by other proportionate payments if desired.

## "IN THE AIR."

### NOTES ON AVIATION.

**Cohesion Among Aeronautical Bodies.**

Things are shaping well for that increasing body of the public which desires to put flying on a national basis of fair play and no favouritism. We can with every confidence look forward to seeing a thoroughly representative body in England before long, capable of regulating International contests and giving valuable support to British interests when they come to demand it. The Aeronautical Society of Great Britain, the Aero Club of the United Kingdom and the Aerial League of the British Empire are both representative and democratic. The association of the provincial clubs with the parent body was long ago welcomed and invited by the Aero Club, and when a general council comes into being duly representing every associated club according to its numerical strength, the question is solved.

**"Bachelor of Aviation."**

The French Aviation College now being actively formed in Paris, intends to instruct pupils in all branches of aerial science, and give them the ornithological degree above-mentioned after a course of lectures in which the legal aspect of aviation will be one of the subjects and aeroplane mechanics and military aeronautics two others. It is all right so long as the new degree does not give the learned recipient exclusive rights over the atmosphere, and that we others will be allowed to fly, though we are stupid enough to remain undecorated.

**Brooklands as an Aerodrome.**

London is lucky to possess such a flying ground within eighteen miles of Piccadilly. The possibilities are endless, and the flying machine should prove the salvation of the big motordrome which (paradoxically enough in the case of a circular track!) has always had a difficulty in making both ends meet. An aviation school, presided over by a competent flying man and with accommodation such as the Wrights had at Le Mans or Pau to house the enthusiasts and their aeroplanes, should have an instant chance of success.

**Paulhan's Visit.**

After making Brooklands prove its suitability for acroplaning pretty conclusively, Paulhan is likely to remain some time longer in England, and may give exhibitions in several parts of the North, if the abnormal weather conditions subside. It would be worth a considerable pile of somebody's money to induce him to take up his headquarters here and show us unlucky but persistent Britons how to do the trick. Nothing has been more remarkable recently than the excellence a few of the leading men have shown over all others. New reputations are not materialising at all with just a couple of brilliant exceptions; and new machines, at least those radically differing from the standard designs, have conspicuously failed. How many "improvements on the Wrights" one hears of from hopeful inventors, many of them doomed at their birth by faults and frailities in their design and construction. So much wasted effort. The men who have been gliding, flying and experimenting since 1900 or thereabouts have a saner conception of possibilities, and their optimism is tempered with no small degree of caution in departures from accepted lines.

**A Well-Earned Honour.**

The Aero Club has awarded its gold medal to Hubert Latham for his daring flight in a 38-mile gale at Blackpool on October 22nd. Nothing like this feat has ever been attempted or carried out in such an intensely dramatic and amazing fashion as the magnificent struggle against forces which were unknown and untried before. The first to try the Channel, he seems the one aviator of the day for which the unknown has no terrors.

**An Important Meeting.**

There will be no difference of opinion on the importance of the meeting which is to be held in London during the Olympia Motor Show, November 12th to 20th. A resolution was passed at Blackpool recently to the effect that the various clubs and societies interested in aviation should be invited to nominate three members each so as to form a committee which will meet representatives of the Aero Club and report to their members the steps taken towards a uniform scheme of control in the aviation movement. Concerted action is now of the most vital importance. A serious split upon the rocks of jealousy or misunderstanding will leave wreckage floating about which will take years to salve. The chart is clearly enough marked and the existing pilots are safe and competent enough.

**More Challenges.**

Still in the pages of enterprising *Flight*, the war of the propellers goes on. To the unconcealed joy of one contributor at any rate, the shouts of the combatants are to be heard no longer. The Editor is right; he has been more than patient, too. Now Messrs. X and Y must fight out the questions and problems at stake through the medium of the advertising columns, where they can be as impressive and bellicose as they like at the customary rates.


AUTOMATIC PIANOS

ON

SHARING TERMS.

LATEST MODELS.

New Catalogue FREE.

KEITH PROWSE & Co., Ltd.,

AUTOMATIC DEPARTMENT,

38, Berners Street, LONDON, W.

The Comfort of Old Clothes

and the smartness of new can only be obtained by allowing us to scientifically dry-clean and press your old suits and overcoats.

The cost is but a fraction of what new clothes would cost you, our charge for cleaning and pressing a suit being only 3/9.

Write for a copy of "Clothes and the Man" and address of nearest branch or agency.

Achille Serre, Ltd.

HACKNEY WICK, LONDON E.

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Carriage paid one way on orders sent direct.

*The full Prospectus has been filed with the Registrar of Joint Stock Companies.*

# BIPSINE, LIMITED.

Incorporated under the Companies (Consolidation) Act, 1908.

## CAPITAL - £200,000

**£195,000 in Preferred Ordinary Shares of £1 each,**

AND

**£5,000 in Deferred Shares of 1s. each.**

**The Subscription List will open on the 2nd day of November, 1909, and will close on or before the 5th day of November, for Town or Country.**

## Issue of 150,000 Preferred Ordinary Shares of £1 each at par,

PAYABLE AS FOLLOWS—

**1s. 0d. per Share on Application.**
**4s. 0d. „ „ Allotment.**
**5s. 0d. „ One Month after Allotment.**

**And the balance as and when required at intervals of not less than One Month.**

The Deferred Shares will in no circumstances rank for dividend until after 8 per cent. has been paid to the Preferred Ordinary Shareholders.

**As far as possible in the interest of the Company an allotment will made to all persons applying, but special consideration will be given to Bakers and intending customers.**

---

**Board of Directors.**

THOS. W. DRINKWATER, Esq., F.I.C., F.R.S.E., L.R.C.P. Ed., Lecturer in Chemistry, Edinburgh School of Medicine, Edinburgh.

ROBERT FRASER, Esq., Manufacturer, Cragie Biscuit Factory, Dundee, Managing Director, Messrs. Kidd, Limited, Biscuit Manufacturers, Dundee.

HECTOR LAING, Esq., Merchant, 15, Castle Street, Edinburgh, Director of Newhaven Trawlers, Limited.

JAMES B. NEVILLE, Esq., Grain and Flour Factor (Member of the London & Liverpool Corn Trade Associations), 19, Old Corn Exchange Chambers, London, E.C., and 15, Fenwick Street, Liverpool.

A. McINTOSH, Esq., Baker, 38, Royal Park Terrace, Edinburgh, Managing Director.

NOTE.—The Directors have consented to the nomination of two additional Directors to represent the Shareholders of the V.V. (Vis Vitæ) Bread Company, Limited, upon the confirmation of the contract for the purchase of the business of that company.

**Bankers.**

THE CAPITAL & COUNTIES BANK, LIMITED, 335, High Holborn, London; Head Office and all Branches.

THE ROYAL BANK OF SCOTLAND, St. Andrew's Square, Edinburgh, and all Branches.

**Solicitors.**

HOLT BEEVER & CROWDY, 10, Lincoln's Inn Fields, London, W.C.

**Auditors.**

MACNAIR, RORIE & CO., Chartered Accountants, Gresham House, Old Broad Street, London, E.C., and 13, Albert Square, Dundee.

**Brokers.**

LONDON—HAMILTON, MACKAY & THOMSON, 30, Throgmorton Street, E.C., and Stock Exchange.

EDINBURGH—JOHN MACRORIE & CO. 77, George Street, and Stock Exchange.

GLASGOW—SPEIRS & JEFFREY, 34, West George Street and Stock Exchange.

DUNDEE—JOHN M. WATSON, 10, Panmure Street, and Stock Exchange.

**Secretary.** **Registered Office.**

ARTHUR L. ARMSTRONG, ..... 17, Waterloo Place, Pall Mall, London, S.W.

## BULL'S EYES.

Notes of Interrogation:—
Did Mr. Balfour say, "Ure another"?
Is the Admiralty Board composed of "petty" officers?
Why not call the Irish Land-Lords Bill?
Isn't the absence of plans the usual thing at the Admiralty?
Do the Conservatives call him "Lord An-ally" now?
Did the "Great Divide" end in a great dividend?
Is Maud Allan going to Russia to study "Steppes"?
Is William Caine, the author of "Boom," a relation of Hall of that ilk?
Is the Advertising Managers' Club to be noted for "display"?
Is Sun Angel named after its owner, Sol Joel?
Wouldn't "Borrow" Council Elections be a better name for them?
*Is* there such a thing as Political Economy?

The Mile End "waste" is to be laid out as a recreation ground. The waste will supply a want.

The New Vagabond Club proposes to entertain a number of prominent aviators, "provided they are still alive." The club doesn't want skeletons at the feast.

"Have We Two Minds?" says a headline. Some folk have only "half-a-mind."

About fifty thousand people have already witnessed "The Bad Girl of the Family." The bad girl is evidently rather good.

A Hamburg bicycle thief pleaded that he wanted to buy himself a birthday present. We wish him a "happy return."

"It is the Thin End of the Wedge," the *Clarion* says of the Budget. Some think it too thick.

The headline in a contemporary, "Results of Matches," would do just as well over the birth announcements.

"Too much nonsense is taught in the elementary schools nowadays," says Mr. Montagu Sharpe. Rather blunt.

A Hungarian bookbinder hanged himself because he could not remember his favourite air. His life was out of tune.

Mr. Runciman, M.P., speaks of married life as a "profession." It is, in most cases.

The Woodford school managers are requisitioning sewing machines for the use of girl scholars. A stitch in time.

Lord Curzon, who says, "Sport does away with class distinction," has apparently never heard of Gentlemen and Players.

Among the educational expenses of the L.C.C. was an item for "repair of footballs." Teaching the young idea to "shoot."

Judge Willis admits he hasn't the pluck to go on a motor-'bus. Has he the courage of his convictions?

"Music is everyone's property," says Sir Hubert Parry. But we can't all realise it.

"The Food of Love" is the name of a new book. "Mashed," we presume.

Mr. Gordon Murray says lying is as easy to some people as sleeping. Some of us do both at once.

"In golf man can express many fine things," says Miss Smedley. Yes, but he doesn't get fined for them.

During the first three weeks of the American football season, five fatal accidents occurred. It must be a "perfectly killing" game.

Sir Frederick Treves says that in a Marathon between a Londoner and a pre-historic man, the latter would win. In other words he is a "dead" cert.

"Detention Buildings" are to be erected at Chatham so that naval offenders may escape the "prison taint." But a prison by any other name tastes just as bad.

"Moderate Falsehoods," we read. No good for elections.

What Happened to Jones.—Harvey Jones lay down on a new cement footpath at Cashton, Wisconsin, and slept. In the morning his clothes had to be cut off before he could "get up."

Philosophy of London:—
Did you know that—
It is easier to *Peck-ham* than *Nor-wood*?
One might as well pound *Putney* as *Hammer-smith*?
Chiswick comes next to where they *Turnham Green*?
That is why *Wormwood Scrubs*?
Although there are lions in Trafalgar Square, no wild animals now exist in *Wille's Den*?

We ask for only 5/- with order.

A GREAT OFFER

All the delights of the Perfected Talking Machine are within your reach on the Easiest Terms made.

WE DELIVER our Perfected "CORONAPHONE" with 6 Superb Records Carriage Paid, on receipt of 5/- only, and if completely satisfied with Machine and outfit after full trial, the balance is payable by 6 monthly payments of 5/- The "Coronaphone" is a First-class Machine, with a Powerful Motor guaranteed for 5 Years. The Cabinet is of exclusive design, Solid Oak, fine piano finish. The sound horn and tone arm give the finest possible results, and the pickup is so exquisitely sensitive as to render with full effect powerful band and orchestral records as well as delicate vocal or instrumental solo passages.

With every machine we include Free, SIX Superb selected Records including well known bands, descriptive selections, solos by leading vocalists, and the favourite songs of the great comic artistes—a thoroughly high-class and up-to-date programme.

The Perfected Talking Machine is the most marvellous invention of the present age and the most extraordinary home entertainer ever introduced. Endless fun and amusement for the family circle, and our magnificent Repertoire of high-class disc records caters for every taste and gives you exactly the music you appreciate and enjoy. Every Machine sent on approval.

CATALOGUE FREE—Send for our New Phonograph Catalogue, containing all styles and prices of both Needle and Sapphire Talking Machines, all offered on the most beneficial terms ever made. Cash Discount.

GREAT RECORD OFFER Every Talking Machine Owner should send for our extraordinary Offer of Needle Disc Records, arranged in complete & thoroughly refined Programmes of 20 Magnificent Selections delivered for 2/6 with order & Easy Monthly Payments. Send a Post Card for our "Special Record Offer."

J.G. GRAVES Ltd.
SHEFFIELD

"JOHN O' GAUNT"
WATERPROOF COATS
Direct from the Manufacturers.

Smart Dark Grey Rubbered WATERPROOF COAT, ventilated; fashionable wide skirt, 56 inches; weight about 20 ozs.

36 inches long 7/6; 39 inches long, 8/9; 42 inches long, 9/11; 45 inches long, 11/8; 48 inches long, 12/6.
Actually worth more than double.

The "John O'Gaunt" is the Ideal Coat for Cycling, Golfing, Shooting, Touring, Riding, Boating, Fishing, or Walking, and will wear for years.

Send for Illustrated Catalogue of Waterproofs, Oilskins, Cycling Capes, &c., free on application.

PARKER'S,
Dept. J.B., Waterproof Manufacturers,
LANCASTER.

ASTHMA SUFFERERS.
Instant Relief in Asthma, Bronchitis, Croup, and Whooping Cough by the use of Potter's Asthma Cure, in 1/- Tins. Sold everywhere. For Free Sample send post card to POTTER & CLARKE, LTD., Artillery Lane, London, E. [Mention this Magazine.
Instant Relief.

BIRKBECK BANK
Established 1851.
SOUTHAMPTON BUILDINGS, HIGH HOLBORN, W.C.
2½ PER CENT. INTEREST
allowed on Deposit Accounts, repayable on demand.
2 PER CENT. INTEREST
on Drawing Accounts with Cheque Book.
All general Banking Business transacted.
ALMANACK with full particulars, POST FREE.
C. F. RAVENSCROFT, Secretary.

# A BULL OF YANKEES—A BEAR OF "JOHN BULL."

The Stock Exchange way of summing up the present attitude of the British investor who has at last awakened to the fact that the loss in capital value involved through investing in Home Securities is too serious to be ignored. From time to time realisation of Securities is a necessity, and the man or woman who wishes to sell to-day Home Rails, for instance, which were bought but a few years ago, discovers that they are in most cases saleable for little more than two-thirds of what was paid for them.

On the other hand, the same amount invested in American Railway securities would show a capital appreciation of 90 per cent.

The following tables are instructive:—

HOME RAILS.

| | Price Paid, Jan., 1901. | Present Market Value |
|---|---|---|
| L. and N. Western .. .. .. | 180 .... | 131 |
| Great Western .. .. .. | 145 .... | 120 |
| Great Northern Def. .. .. | 47 .... | 41 |
| Brighton "A" .. .. .. | 140 .... | 86 |
| North Eastern .. .. .. | 171 .... | 128 |
| Great Eastern .. .. .. | 112 .... | 59 |
| N. British Ord. .. .. .. | 44 .... | 29 |
| S. Eastern .. .. .. .. | 112 .... | 66 |

Capital loss, 30 per cent.

AMERICAN RAILS.

| | | |
|---|---|---|
| Atchison .. .. .. .. | 43 .... | 127 |
| Baltimore .. .. .. .. | 84 .... | 120 |
| Louisville .. .. .. .. | 85 .... | 156 |
| New York Central .. .. .. | 144 .... | 142½ |
| Ontario .. .. .. .. | 28 .... | 51 |
| Southern Pacific .. .. .. | 41 .... | 134 |
| Union Pacific .. .. .. | 79 .... | 211 |
| Norfolk .. .. .. .. | 43 .... | 96½ |

Capital gain, 90 per cent.

In the face of such figures it is not very remarkable that capital is being withdrawn from Home Securities and reinvested in American Railways.

Conservative critics have had a great deal to say about the American system of watering the capital of their principal undertakings by the issue of bonds and debentures—amounting in the case of some railroads to as much as $100,000 per mile of road. Yet, so remarkable are the natural resources of the country that in spite of such heavy handicapping substantial dividends are earned on the Ordinary shares. The Atchison road carries over $320,000,000 of bonds, yet it earns 12 per cent. on the ordinary shares. The Union Pacific carries over $300,000,000 of bonds, yet it earns about 20 per cent. on its ordinary shares, and has an undivided dividend reserve equal to a bonus of 100 per cent. The same applies generally to all the leading railways of the United States.

Imagine what dividends might have been paid by railways serving a country so richly endowed by nature had the enormous interest that has been paid on these bonds been divided among the holders of the Ordinary shares! And an explanation is found of the chorus of approval with which the prospectus of the PACIFIC-OREGON RAILWAY AND NAVIGATION COMPANY was greeted by the leaders of financial opinion in this country. For this American Railway, which traverses the richly endowed States of Oregon and California, teeming with incalculable mineral and agricultural wealth, is to be built with the proceeds of the sale of the Ordinary shares, no bonds are to be issued, and the control will, from first to last, remain in the hands of the British shareholders.

For the first time in the history of American finance, the British investor has been given an opportunity of getting in "on the ground floor," the reason being that the controlling interest has been secured by a firm of London bankers, who believe in following the old and tried paths of British finance.

Dividends of at least 20 per cent. are assured for the first year, very much larger ones are certain in the near future, and within a couple of years at least the £1 shares will be selling, not to take too optimistic a view, at £4 to £5.

A beautifully illustrated booklet has been issued, giving some idea of the marvellous resources of the country through which the line will run, and this, with a map and prospectus, can be obtained on application to the Company's Bankers, Messrs. Leopold Mayer and Company, Limited, 23, St. Swithin's Lane, London, E.C.—Advt.


# Gratis Trial Tin of "Lifebelt" Coffee

**FOR "JOHN BULL." READERS.** (See Coupon.)

**The only absolutely harmless Coffee. No poisonous Caffeine in it, consequently no ill effects follow its use. Doctors and Connoisseurs alike recommend this brand.**

Four months ago the "Lifebelt" Brand of Pure Coffee was unknown in this country. To-day, in thousands of homes, no other Coffee is used.

The instantaneous success of the "Lifebelt" Brand is easy to understand, and was anticipated.

For the first time the people of this country were offered an absolutely non-injurious Coffee—pure Coffee, delicious in flavour and aroma, without the dangerous poison called Caffeine.

## Makes No One Ill.

Many attempts have been made to rid the Coffee berry of Caffeine, but with one exception every attempt has ended in failure. The various processes tried have resulted, save in the one instance, in the spoliation of the berry. The Coffee has lost, in addition to the Caffeine, its flavour, its aroma, and its refreshing properties.

Not so with the "Lifebelt" method. This process treats the berry, removes the Caffeine, and leaves the Coffee its full fragrance, aroma, and refreshing properties. A cup of "Lifebelt" Coffee is every whit as delicious without the Caffeine as it would have been with it. The only difference is—it has no ill effects.

If you had given up Coffee "on doctor's orders," the "Lifebelt" Brand permits you once again to take your favourite beverage at breakfast, after lunch, and even just before going to bed. The doctor forbade you coffee because of the Caffeine. "Lifebelt" Coffee contains no Caffeine.

## A Coffee Revolution.

The success of the "Lifebelt" process of extracting the dangerous Caffeine from Coffee without spoiling the berry will, without doubt, revolutionise the whole Coffee Industry.

Who would knowingly drink Coffee charged with poison when its equal (many say superior) in quality, flavour, and aroma can be as easily obtained without this dangerous drug, and costs no more to purchase?

## Doctors Recommend It.

"I beg to thank you for the sample of your Coffee freed from Caffeine which you kindly sent me. I have given it a thorough trial, and am very pleased to tell you that, while ordinary coffee gives me trouble with the heart and the intestines (although I have a very sound heart), such was not the case with your preparation, even when taken in the strongest concentration.

"Yours faithfully,

(Sgd.) Dr. L., Surgeon-Major."

## Users Delighted With It.

"I have to thank you very much indeed for having brought to my knowledge the 'Coffee freed from Caffeine,' because I do love coffee, but I was not allowed to have any. Whenever I took it my heart was very seriously affected, so much so that my physician forbade me the use of it altogether. Since taking your 'Coffee freed from Caffeine,' I am quite happy, because, instead of the former poisoning which ordinary coffee always caused me, I do not feel anything but perfect ease and comfort."

"About a fortnight ago, I had a ½-lb. sample of your Coffee for trial. I kept it for my personal use, and I am glad to say it has had no ill effects on me. I have not been able for over 20 years to take a cup of coffee, and I need not tell you how I have thoroughly enjoyed your L.B. Coffee, which has not produced the terrible backache I had after partaking of the ordinary Coffee."

## To Obtain the Trial Tin.

We give you a full-sized ½lb. Tin Free—the only condition being that you send the bare cost of the postage and packing—3d. Fill in the Coupon or mention this paper when writing. The tin will make from twelve to fifteen cups of the best Coffee you ever tasted.

## Grocers Can Supply.

"Lifebelt" Coffee is sold by Grocers in the whole berry or ground, and in all growths—Mocha, Java, Costa Rica, Columbian, East Indian, etc., etc. Prices, 1s. 6d., 1s. 9d., 2s., and 2s. 6d. per lb. If your Grocer does not stock, write for name of nearest agent.

Insist on "Lifebelt" Coffee—always. Sooner or later the ordinary kind, containing the poisonous Caffeine, will prove deleterious to your health, even though no apparent harm is occasioned now.

## FREE TRIAL TIN COUPON.

TO THE LIFEBELT COFFEE CO., LTD. (Dept. 36),

71, Eastcheap, London, E.C.

Sirs,—I should like to try the Caffeine and Chicory free pure "LIFEBELT" COFFEE, and accept your offer of a free trial Tin and Literature. I enclose 3d. in stamps for postage and packing of Tin.

NAME .....

ADDRESS .....

"J.B." 6-11-09. .....

## JOHN BULL'S LETTER BAG.

[The Editor *replies to, and has a chat with, some of his numerous correspondents.*]

*NOTICE TO CORRESPONDENTS.—Will readers, when sending cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?*

*CORRESPONDENTS, when referring to previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of* ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag,"* AND ONLY THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc., which will be duly acknowledged.*

*AUTHORS and* ARTISTS *submitting MSS. and drawings for consideration must write names and addresses upon the back of their work. The Editor can accept no responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPES ARE SENT FOR THE PURPOSE. ALL MATTER SUBMITTED MUST BE ORIGINAL.

*The* Editor *can express no opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

*We have many times exposed the machinations of Gerrard, of 29, Belgarde Road, Catford, who supplies stencil outfits to the unsophisticated; the St. Bride's Watch Co., Ltd., 12, St. Bride Street, London, E.C., who, by means of the well-known signature trick, palm off brass chains for 5s. 10d.; Lord and Co., Clarendon Street, Manchester, who persuade the credulous to purchase materials for making incandescent mantles (in one case for as much as £4 9s.); and the Stylo Supply Co., of Mortimer Street, London, W., who sell worthless fountain pens by offering four times the market rate for envelope addressing; and we should be obliged if readers would refrain from asking us for our opinion.*

A. T. (Gravesend) sent 6d. to Dixon and Co., 42, Junction Road, N., for a sample of "Mousta," a supposed moustache grower. He has received the usual request for a further 1s. 10d. for a larger box. This he has not sent, and is still waiting for the return of the 6d. Dixon and Co., of course, practice as well the watch swindle which we have so often exposed.

"Dubious" (Preston), and W. W. (Finsbury).—We have often warned readers against having anything to do with Edwards, 9, Latham Terrace, Chiswick, who offers for 2s. to give instructions how to proceed to obtain a berth on board a liner. It is, of course, quite out of Edwards' power to secure such positions. The steamship companies consider him an unmitigated rascal, and the mentioning of his name would be the worst possible introduction.

"Had Some" (Clerkenwell), T. (Cheltenham), G. M. (London), and many Others—most of whom were dupes of Horace White—have now been pestered with circulars by the Melbourne Press, Eastbourne Road, Aintree, Liverpool, with a similar proposition of 5s. down and 5s. per week afterwards until 30s. has been paid. We should not be surprised to hear that this is White again under another name, and that the name of White itself is but an alias for the notorious E. W. Beston.

J. G. B. (Islington) tackles a correspondent who criticised the Sweetmeat Automatic Co., and says: "I should imagine your correspondent should be looked upon as an accessory to the fraud if he watched hundreds of poor little children place their pennies in the machine" without giving them warning. We suppose he wanted to strengthen his case.

H. O'R. (Purley) sends a warning against Fellows and Co., of Steelhouse Lane, Birmingham. They offer watches for the solution of simple puzzles and are evidently lacking in imagination.

"A Manchester Reader."—We do not hold out much hope of your extracting football prize-money from William Branch and Co., of Rotterdam. But you might communicate with the Dutch police.

A. W. M. (Sheffield) relates a hard case. A Sheffield detective called upon him and asked if he had a son at Norwich who had been trying to sell or exchange his bicycle. The reply was that the young man had a perfect right to do what he liked with his own machine. A telegram was accordingly sent to Norwich and the son was released, but only after he had been detained 4½ hours. As he is in delicate health, this naturally upset him very much.

F. L. (Walsall) complains that in the imaginary interview with Jim Crow our friend "gazed at his empty glass and presently disposed of his whisky at one gulp." But surely it might have been taken for granted that his glass would not long remain empty.

S. E. F. (Herne Hill) objects to an advertisement of "The World's Great Books" because Shakespeare is relegated to the category of "other poets." We can only suppose that his fame was taken for granted.

J. L. H. (Brighton) complains that the Government discourages gardens in towns. He says: "Taxes on air spaces would be even more injurious to public health than the old tax on windows, which were guilty of admitting sunlight, warmth and air." He instances the case of Sussex Square, Brighton, which he describes as "a model miniature marine garden city," which for nearly a century has been maintained by the subscriptions from 103 owners and occupiers of houses on the estate. He points out that this site can never be developed for building purposes, and to treat and tax it as land withheld from the market is absurd.

J. R. (Shepherdswell) says that people in Jersey are as ready to curtail your liberty as to take your money, and they appear to believe that all visitors are either criminals or persons to be suspected. He says the people are offensively inquisitive, and their conduct would not be tolerated in any other community pretending to be civilised.

H. G. P. (Streatham) is in favour of regulations for restricting games on the sands, as he thinks they take up too much room and interfere with the rights of non-players. We suppose, however, there is nothing to prevent our correspondent strolling over an unauthorised cricket pitch.

"An Admirer" (Harrogate) quotes Humboldt's "Travels" to show that males sometimes suckle their young.

Miss P. (Cardiff).—Glad you feel better already. You are quite right to denounce P. Richmond and Co. (Bradford). But why are people taken in by such obvious tricks?


# DOMINION OF CANADA.

THE

# CANADIAN CAR AND FOUNDRY COMPANY,

LIMITED.

(*Incorporated under Dominion of Canada Letters Patent*).

**PARR'S BANK, Limited, are authorised by the Western Canada Trust, Limited, to receive on behalf of the purchasers applications for**

**$3,150,000 of the above 7% Participating Cumulative Preference Stock at £19 10s. 6d. per $100 Share, being approximately 95%.**

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£1 per Share on application; £5 on December 1st, 1909;
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**or the whole may be paid up on allotment or on December 1st, 1909, under discount at the rate of 4 per cent. per annum.**

Dividends will be payable quarterly in Montreal or, at the option of the holder, in London at Parr's Bank, Bartholomew Lane, at the fixed rate of exchange of $4.86⅔ to £.

Prospectuses and Forms of Application may be obtained from the following:—

PARR'S BANK, LIMITED, Bartholomew Lane, London, E.C., and Branches.
THE BANK OF MONTREAL, 47, Threadneedle Street, London, E.C.
THE WESTERN CANADA TRUST, LIMITED, 1, Church Court, Clement's Lane, London, E.C.
FIELDING, SON AND MACLEOD, 3, Copthall Buildings, London, E.C.
LAING AND CRUICKSHANK, 3, Draper's Gardens, London, E.C.

# STOCKS and SHARES

**Consult**
**"THE WEEKLY REPORT."**
**BEFORE BUYING.**

We can prevent mistakes where we cannot undo them.

**Consult**
**"THE WEEKLY REPORT."**
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We can tell you when to take advantage of the market.

For free specimen copy fill in coupon and forward to—
THE EDITOR "WEEKLY REPORT" Ltd.
1, Tokenhouse Buildings, E.C.
Please send me free copy "WEEKLY REPORT."
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## A HANDY LITTLE PRESENT for Yourself or Friend.

Just the thing for the Waistcoat Pocket, Purse or Wrist-bag.
Sold by all Stationers.
**Price 2/6.**
Post Paid in U.K. 2/7.
A Small sum well spent.

Made in BLACK, MOTTLED, or RED VOLCANITE SPRING NEEDLE. SMOOTH POINT. May be carried in any position. Write for Complete Catalogue.
MABIE TODD & CO., 79 & 80, HIGH HOLBORN, W.C.; 93, Cheapside, E.C.; 95a, Regent St., W., London; 3, Exchange St., Manchester. 10, Rue Neuve, BRUSSELS; Brentano's 37, Ave de l'Opera, PARIS.

**You are adding considerably to the value of your tooth-cleaning by first dipping the brush into a tin of**

# Calvert's Tooth Powder

Price 6d., 1f., 1/6 & 2/-. If you prefer to sprinkle the Powder on to the tooth brush, ask for our new package—a glass jar with sprinkler top, 1f. nett. For trial sample send a penny stamp to F. C. Calvert & Co. (JB Dept.), Manchester

# BOX FREE.

**(ONE WEEK'S SUPPLY.)**

## OXIEN FOR HEART DISEASE.

If you have any indications of Heart Disease, such as Palpitation, Tobacco Heart, Shortness of Breath, Dizziness, Fulness in the Throat, Dropsy, Anæmia, Pains around the Heart or under the Left Shoulder, allow us to send you a Free Supply of Oxien, sufficient for one week's trial, together with a Treatise on the Heart and Testimonials from people who have been cured. Send no stamps. Package in plain wrapper.—THE GIANT OXIE CO., Ltd. (Dept. 222G), 8, Bouverie Street, London, E.C.

# LIVERPOOL VICTORIA

Insurance Corporation, Limited.
SUBSCRIBED CAPITAL . . £350,000.

FIRE. LIFE. ACCIDENT. HOUSE PURCHASE.

The Corporation issues prospectuses with entirely new features in all departments of business. Agency applications invited. Write for prospectuses, and particulars of Agents' Progressive Bonus Scheme.
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# "CAPS-EM" PERFECT PATENT PIPES.

**A REVELATION TO PIPE SMOKERS.**

**Have you not tried many patent pipes in your time and found them ALL unsatisfactory?**
**Read the following remarks upon the MOST PERFECT pipe yet invented and procure one, to your lasting benefit.**

THE most fascinating pipe for Smokers. Cleaned in two seconds. No soiling the hands. The nicotine has to pass through stem from A to B, the smoke is drawn up through C, therefore ensuring a perfectly cool and pure smoke. Made in six shapes—bent and straight.

2/-
3/6
5/6
7/6

If you cannot obtain the 'Caps-em" from your local tobacconist samples will be sent post free upon receipt of remittance from the
"CAPS-EM" PERFECT PATENT PIPE CO., LTD.
16g, Ladbroke Grove, London, W.

JEWELLERY
AT WHOLESALE PRICES
RING BUYING
In itself presents no difficulty but to obtain the finest value for the cash is the difficulty of most purchasers. We offer you the solution. Unlike other Ring manufacturers we do not supply our goods to the wholesale or retail houses, but sell direct to the public at factory cost, thus ensuring the maximum of value to our customers.
Besides Rings of every description, we supply every other kind of jewellery at prices unequalled anywhere. All gems guaranteed genuine, and gold has the English Hall Mark upon it.
HANDSOME CATALOGUE FREE
Let us send you our new Illustrated Catalogue, giving list of exceptional bargains.
A post-card sent to day will secure this interesting book and show you how we can save you money.
AND REMEMBER we guarantee to please or exchange any article not approved.
GRENFELL FRAZIER & Co
DEPT 63 12 EDGWARE RD. LONDON

# DO YOU HEAR WELL?

The Stolz Electrophone—A New Electrical, Scientific, and Practical Invention for those who are Deaf or Partially Deaf—may now be tested free at the London Offices of the Stolz Electrophone Co., Ltd., 82-85, Fleet Street, London, E.C. The Electrophone is a tiny electric telephone that fits on the ear. It MAGNIFIES the sound waves. It overcomes buzzing and roaring ear noises. It improves the natural hearing. Fifteen days' trial is allowed.

*Electrophone in use—less conspicuous than eye-glasses*

Mrs. E. Savile, 12, Otley Road, Headingley, Leeds, writes:—
"I have now used the Electrophone ten weeks. It improves every day, and I really think that in a very short time I shall only need to use it at church or theatres, as I can hear ordinary conversation fairly well without it already. It has improved my hearing wonderfully, and I should not like to be without it. I should like all deaf persons to try one, and can thoroughly recommend it; or shall be pleased to let anyone try mine."

Mr. Keall Parkhouse (Associate Royal College of Organists), 45, Lime Grove, Bideford, writes:—
"The Stolz Electrophone is of inestimable value to me. I am a professional musician, and after using the 'Phone for three months I would not be without it for anything. Sounds are heard at the correct pitch, and the Electrophone is so convenient that placing it at EITHER ear and playing comfortably for hours without a trace of irritation to the ear I can now hear my violin better than for years past. My friends are delighted with the effect the Electrophone has had on my health and spirits." Particulars on application.

**STOLZ ELECTROPHONE COMPANY**
(London), Ltd., Dept. J B. 82-85, Fleet Street, London, E.C.

# DON'T WEAR A TRUSS

**STUART'S PLASTER-PADS**

are different from the painful truss, and being self-adhesive they hold the rupture in place without straps, buckles or springs—cannot slip, so cannot chafe or compress against the pelvic bone. The pads contain a wonderful medicine which is kept constantly in contact, thereby curing the most obstinate cases. Thousands have successfully treated themselves without hindrance from work and in the privacy of the home. Soft as velvet—easy to apply—inexpensive. Write to-day and "Trial Treatment," with interesting book, will be sent free.—Address:—
STUART PLASTER-PAD CO. Dept. P., 63-67, Shoe Lane, London, E.C.

"Tory" (Cardigan) sends us an alleged poem on the present Government, from which we extract the following beautiful lines:—

"Oh, for the band of valiant Tories,
The fittest and best for to-day;
Who have given the Empire its glories,
Come chappies! without delay."

Who will set this to music?

J. G. R. (Pontypridd) points out that the *Daily Chronicle* offers five hundred copies of Mr. Lloyd George's speech for 2s. 6d. and the same number of Mr. Asquith's for 8s. Irony.

"Nansen" (Transvaal) says it is very inconsistent on our part to sneer at Lieut. Shackleton and to publish a full-page advertisement depicting him in full war paint. Why?

G. W. R. (Cricklewood) says someone owed him a grudge and wrote to the Society for the Prevention of Cruelty to Children accusing him of ill-treating his. An inspector went and cross-examined the children publicly in school, causing quite a scandal. We should think there was a case for an action for slander.

"An Onlooker" (London, W.C.) complains of the Theatrical Mission which turned out a young actress into the streets when she was 24s. in arrear with her payments. Even missions are evidently not always philanthropic.

W. B. (Drayton Park) writes about Jem Mace, saying that he has been defrauded of monies due to him for a benefit. We do not know what we can do beyond expressing our sympathy.

G. J. W. (Norwood) is interested in the case of a man who appears to be afflicted with the same dreadful disease as the young sufferer whose case we recently referred to. We have forwarded G. J. W.'s letter to the father of the youth. It is significant that both victims of this mysterious disease (said by some of our correspondents to be pemphigus) should be gardeners. Apparently some medical inspection of imported plants is desirable.

W. C. (Streatham).—We are sorry to hear that "the Crow has a reputation for longevity," but we put our trust in fusel-oil.

A. C. (Walham Green) complains of a printer (Charles Sheffield, of Ilford). Why not sue him in the County Court? But it is not unusual to complain of a printer. We do it all the time ourselves.

T. G. (Westminster) writes, "What have you done with Jim Crow? Should like to hear from him." What about? And what are your age and sex?

"Anti-Bigot" (Plymouth) is angry with us for calling the Protestant Alliance people bigots, and says we might as well call it bigotry to denounce Socialism, Little Englandism, and humbug. We will.

F. M. (Plumstead) sends us a letter from Australia showing that there are still many unemployed out there and many suicides on account of unemployment. There appears to be great difficulty in obtaining land even for a large sum of money, and natives are bitter against emigrants.

A. P. C. (Brighton).—The paper is suffering from acute hysteria *re* ugly brats.

R. S. M. and others send us the following cutting from the *Peterboro' Standard*:—"A Huntingdon motor cyclist named Peacock unexpectedly collided with a crow that was wandering about the road in the dark. The motorist was hurt and the motor cycle considerably damaged." Evidently Jim has much to answer for.

F. R. (Ballarat).—We are not in a position to vouch for the genuineness of the Antineurasthin Company's treatment—happily not having suffered from the complaint ourselves.

D. N. B. C. (Christiania) says the Rothwell Knitting Co. should be left severely alone.

B. G. (West Hampstead) desires us to state that he is shocked not at the name of the chairman of the Hampstead Conservative Association, but at that gentleman's connection with a company which John Bull deemed it necessary to warn its readers against.

S. W. (Gray Street, W.).—No, we agree that perambulators are a nuisance on narrow footpaths. Perhaps the Development Bill will provide them with a separate track to themselves.

H. B. (Birmingham).—It was said by an eminent authority that the late Lord Salisbury's gibes lacked "finish," and we may say of Mr. Kensit's platform statements that, frequently, they lack truth. When he told people at the Temperance Hall Demonstration that John Bull "got into trouble" over the escaped nun controversy he said the thing that is not.

(*We regret we are obliged to hold over a large number of replies.*)

## TRADE NOTES.

A Hint to Cigar Smokers.—Instead of cutting your cigar with a knife, which often tears or breaks the leaf, use Hardtmuth's Patent Cigar Piercer, which drills a clean hole in the cigar without injury to the leaf. You can get one of these useful piercers for 1s. at any tobacconist's, but be sure it is Hardtmuth's. If you care to pay more, jewellers can supply Hardtmuth's Cigar Piercer in silver, at 5s. and upwards, in gold at 21s. and upwards. Buy one to-day, try it to-night, and in future, you will regard Hardtmuth's Patent Cigar Piercer as an indispensable item in your smoking equipment.

An Inspiration in Perfume.—All the delightful and clinging odours of the Orient, the spices of Araby, and the mysterious sweetness of an Eastern garden, are incorporated in the new Arabian perfume "Shem-el-Nessim," the latest invention of Messrs. J. Grossmith and Son, who are the proprietors of the world-known Phul-Nana bouquet and Hasu-No-Hana perfumery. It imparts an air of refinement to the user, and is delightfully refreshing. To preserve the harmony in the toilet which denotes the cultured taste, the same perfume should be used throughout. The "Shem-el-Nessim" series supplies this harmony in its suite of handkerchief perfume, toilet soap, face powder, dentifrice, sachet and toilet water. All chemists and perfumers stock this delightful perfume, therefore there is no excuse for being out of the fashion, but readers of John Bull who have not tried it may obtain samples of perfume and soap by sending 3d. (in halfpenny stamps) for postage and packing to J. Grossmith and Son, Dept. S42, Newgate Street, London, E.C.


# FREE TO THE RUPTURED.

**A Well Known Authority Sends a Sample of a Famous Method Free to All.**

We will send free to anyone who is ruptured, or knows of any person ruptured, a free trial of our famous home cure. It is a marvellous method, curing cases that defied hospitals, doctors, trusses, electricity and all else. Merely send your name and address, and the free trial will be sent without any cost to you whatever.

Mr. R. Wharton, 52, Domestic Street, Holbeck, Leeds, was ruptured seven years, tried all kinds of trusses, partly made up his mind to undergo the danger of an operation, when, by the greatest of good luck, he tried the Rice method. He is cured, *and has worn no truss for over six years.*

R. WHARTON.

Mr. Wharton says:—"I tried the Rice method, and it cured me. I had been ruptured seven years and tried all kinds of trusses with no benefit. I am doing all I can to persuade every ruptured person to try this method, which I think is worth its weight in gold."

Every ruptured person ought to send at once and make a trial of this method. It has cured thousands of people without pain, danger, operation, or an hour's loss of time. Begin now, and in a short time you will forget you have been ruptured. Do not fail to send in this Coupon to-day.

**COUPON (B 1101).**

Cut out and post to WM. S. RICE, Ltd., 8 & 9, Stonecutter Street, London, E.C.

*Time Ruptured?*.....*Age?* .....
*Right, left, or both sides, or navel?*.....
*Name* .....
*Address* .....
.....

# Oatine

To secure a clean and comfortable shave use good shaving soap, such as either the **OATINE SHAVING CREAM** (in tubes) or the **OATINE SHAVING STICK**, both of which are British-made, and most carefully prepared for the purpose, the cream giving a heavy, and the stick a lighter, close-lying lather, but being alike in this, that both give a free, smooth lasting and agreeable lather that will not dry on the face. If you have not tried either of the **OATINE SOAPS** for shaving do so without delay.

To relieve the irritation caused by shaving there is nothing so effective as **OATINE CREAM**, which possesses special healing properties: it should be applied immediately after shaving, and should be gently rubbed into the skin, or, better still, rubbed into the beard overnight or before the morning shave. This has the effect of softening the beard in a most astonishing manner.

## FREE SAMPLES

of **OATINE CREAM** and **OATINE SOAP** will be sent to all applicants, together with a copy of our booklet, or send 3d. in stamps (Halfpenny stamps preferred) for a box containing samples of eight different preparations.

**THE OATINE CO., 270a, Denman Street, London, S.E.**

## Heartburn & Acidity

**A Famous Physician's Remedy**

Messrs. Savory and Moore, the well-known chemists, of Bond-street, confidently recommend Dr. Jenner's Absorbent Lozenges to sufferers from Heartburn, Flatulence, and disorders which arise from acidity in the stomach.

These lozenges are made from a formula of the famous physician whose name they bear, and their virtue lies in their remarkable power to absorb acidity and give relief to the stomach.

Digestion is thus immediately improved, the food taken is properly assimilated, and no unpleasant symptoms are experienced after a meal. These lozenges are genuine only when stamped with Savory and Moore's name. Boxes, 1s. 1½d., 2s. 9d., and 4s. 6d.

**A FREE TRIAL BOX** will be forwarded to all who write enclosing 1d. for postage, and mentioning "John Bull," to Savory and Moore, Ltd., Chemists to The King, 143, New Bond Street, London.

DR. JENNER'S

# Absorbent Lozenges

**Subscription Closes on Saturday, November 6th.**

## America and Canada are Booming. Great Prosperity. Immense Trade.

Whether or not you have ever dealt in American Railroads, or Canadian Stock we proclaim this fact; send us at once the application form attached below and learn from your own experience whether our advices and methods are valuable.

The time to buy is on days of reaction, as this is the condition precedent to a rise in prices. Very large amounts were paid out in connection with our former Trust transactions. Participants in our future Trust operations are invited to inspect list of payments.

# TRUST IN GRAND TRUNK ORDINARY.

A great boom has commenced in America and Canada. It will be the boom of the century. America and Canada are growing with wonderful rapidity. There have been record crops. A great and wonderful harvest. Land values going up by leaps and bounds. Vast trade expansion, and consequently fortunes being made every day.

You cannot be pushed out of the market in six months even if a panic should occur. Temporary reactions do not affect your transaction in the least, and no further margin is required.

## (For 3 Months, £2 for every 1,000 dols.=£200 Stock.)

**Your whole liability is limited to £2 (remitted) for every $1,000.**

The profit in three months is estimated at £40 for every £2 remitted, which should mean that one will have returned £40 plus £2, equal to £42.

Whether or not you have ever dealt in American Railroads or Canadian Stocks we invite you to send us at once the application form attached below and learn from your own experience whether our advices and methods are valuable for the general public. Nothing else is expected of you than to recommend us to the circle of your acquaintances after the success has been completely proven, that means not before you have received from us £40 on your £2 remitted.

**THE SUBSCRIPTION WILL BE CLOSED SATURDAY, THE 6th OF NOVEMBER, 1909.**

## Amount Required £2
## Estimated Profit £40

**GERSON HAMSON & CO., LIMITED, Norfolk House, Laurence Pountney Hill, Cannon Street, London, E.C.**

TELEGRAPHIC ADDRESS: ESPONJAS, LONDON.

# OUR CAMPAIGN FOR 1909.

## INTERVIEW WITH A WELL-KNOWN AMERICAN MAGNATE.

We dare say we are experts in Yankees (American Railways) and Canadian Stock, and that we know everything about them that can be known. We dare say that we understand the entire Wall Street System better than any one of our competitors, and very often have an occasion to feel that in 3 months we could bring you further than you can get yourself in 3 years.

Nowadays almost everybody has a friend who is a dealer or broker in Stocks and Shares, so we cannot expect that you should give us the preference, unless we actually prove to you that we are often sooner and better informed than other firms. In the end the public will transact their business where the best profits are to be gained and the best conditions to be obtained.

We shall prove to you that our advices are valuable.

**A Trust in Grand Trunk Ordinary:** It is our intention to possess in 1909 the largest amount of clients that ever a stock broker or dealer could boast of, and we will realise this fact through our Trust Operations. We will force you to a certain degree, at least once, to give us an order and to form your own opinion about our method of dealing and the capacities of our correspondents.

### J. PIERPONT MORGAN.

"Don't be a Bear on America," J. Pierpont Morgan said. "That man who is, goes broke." And we say "America is going to hum and Canada too."

Whether or not you have ever dealt in American Railroads, or Canadian Stock we proclaim this fact: Send us at once the application form attached below and learn from your own experience whether our advices and methods are valuable.

### OUR PROPOSITION.

A Trust in Grand Trunk Ordinary Stock (For every Thousand Dollars you must send £2—and the estimated profit is £40—in 3 months).

Condition 1st. All shares are opened at the London closing price of Saturday, the 6th of November, which quotations are controlled by almost every English paper (Globe, Daily Telegraph, Financial News, Financial Times, &c., &c.). Suppose the closing price in London should be 21¼—21⅜ then is the buying price 21⅜ nett, which means naturally without you paying any further commission or other expenses. If you sell or buy according to tape prices and yet have to pay commission you are paying too much.

A Daily Newspaper, from which you are able to ascertain these prices exactly, is sent you free of charge with every order.

2nd. All transactions will be closed the same date at London closing price, i.e., three months after the Trust opens, i.e., Monday, 7th February, 1910, and all profits, without any limit will be returned with the two pounds of your remittance.

3rd. If on Monday, 7th February, 1910, there would have been no profit made, the transaction will be kept open for the next 3 months, i.e., Friday, 6th May, 1910, without any further margin. We hope it is now quite clear to you that the worst that can happen is that the closing quotation in London on 6th May, 1910, is 1% per cent. or more under the quotation of 6th Nov., 1909, and then, and only then, would your loss be £2, and under no circumstances more than the two pounds remitted.

4th. Every buyer receives a stamped contract informing the purchaser that if necessary we keep the account open for 6 months, and that the entire responsibility of the buyer is limited to the £2 remitted.

## OUR CORRESPONDENT PREDICTS:

Grand Trunk Ordinary within three months will be 44½ per cent., that means those investing in Trunks should make a profit of £40 on every Thousand Dollars. Please keep in mind that the same correspondent after an interview with one of the best known American financiers predicted a rise of 60 per cent. in Unions, and those who have followed our advice will not have forgotten this.

## We are convinced that through our Trust Operations we shall enlist and retain you as one of our clients.

On Saturday, 6th Nov., the Subscription will be closed. If you wish to become a participant in the Trust please send by return post the attached application form, with your name and address and the amount of Two Pounds to:—

**GERSON HAMSON & CO., Limited, Norfolk House, Laurence Pountney Hill, Cannon Street, London, E.C.**

# CHAT ON 'CHANGE.

This book, compiled by a leading financial expert, will be sent gratis and post free to every one subscribing in our Trust Operation.

It is a complete handbook and guide for the use of those who wish to study the various methods of Stock Exchange operations.

Being written in plain and easy language, it can be readily understood by everybody.

THIS FORM MAY BE USED. J.B.

I buy thousand Dollars Grand Trunk Ordinary Stock on the London closing price of Saturday, the 6th of Nov., 1909, and further on the conditions as mentioned in your advertisement, for which I enclose £2, with the understanding that my entire risk is limited to this amount.

NAME .....

ADDRESS .....

If you will invest a larger amount, please make the form out accordingly. For instance: If you wish to make out the form for $5,000 you must remit £10. You can also REMIT BY POSTAL ORDER OR CHEQUE.

More of these forms can be obtained by application to our offices or by writing.

## RACING NOTES.

By W. Lotinga.

("Larry Lynx" of The People, and "Magpie" of The Globe.)

**A Flaw in Our Rules.**

A very large number of important events as far forward as 1911 and 1912 closed last month. I always maintain that this is preposterously premature, it being bad enough for owners to nominate their horses within a few weeks of events, not years ahead, so as to incur heavy forfeits for animals that may either not live or be fitted to put a racing saddle on.

**A Gift Horse.**

The veteran and consistent Out o' Sight having pulled up lame, cannot, of course, run again this season. and the old horse is much more fitted for the stud, being a big powerful animal, a good whole black-brown in colour and well bred, by Rightaway—Hazel Hen, for although "tubed," his roaring is not hereditary, but the result of a cold late in life. Submitted to auction at this season of year, and with the much-complained-of bad times, he would certainly not bring much, and therefore, in the hope of obtaining a really good home for the old horse, I propose presenting him to a reader, preferably a small farmer or breeder, upon its being guaranteed that Out o' Sight will NOT be worked, sold or used for any other purpose than as a sire.

**Prophetic.**

The first day's form at Newbury may affect this afternoon's running when Torbay may uphold the Carnarvon good fortune at the meeting in the Autumn Handicap if she can overcome Lady Vista. Lingfield's going will make everything still more a lottery, but there can be no gainsaying the chances of Billygoat and Pretiva—both engaged on Saturday in the Winter Welter and Back-End Handicap respectively. Bloodstock will go very cheap indeed at this gathering.


"Every member of the JOHN BULL LEAGUE is loyal to "THE THRONE AND (COUNTRY)."

Mr. Horatio Bottomley at the Albert Hall, October 21st, 1909.

TUESDAYS, 6d.

**A BLOOD BAY PONY.**

Five years old. Quiet to ride and drive. Height 14.3. Up to ten stone. Has been hunted by a lady. Quite sound. Perfect manners. Takes no notice of motors, trains, or any traffic. Smart hack for Park. Fine condition.—Enquire Head Groom, GUILSBOROUGH HALL, NORTHAMPTON.

**DO NOT HESITATE**

If you require £20 or more and don't wish to pay exorbitantly, or give Sureties, or pay fees, I advance Cash simply on your own written promise to repay according to means. Low interest. Strictly private.

*Call or Write to:—*

**Mr. J. GRAINGER, 11, Duke Street, Piccadilly, W.**

'Phone 750 Gerrard.

NO MONEY LENDERS' ROUTINE, HONOURABLE TREATMENT GUARANTEED.

**Not "FOUND AT LAST" but From the FIRST.**

**DOUGLAS STUART**

102-104, NEW OXFORD STREET, LONDON, W.,

The PIONEER of "NO LIMIT" combined with "PLACE BETTING" when Favourite starts "Odds On."

Write stating your requirements and open

A CREDIT ACCOUNT WITH

"The Turf Accountant who is an acquisition."—Vide "The Scout."

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AND

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My price is the cheapest obtainable and I do everything in reason to suit the requirements of my Customers.

Note of hand alone is all the Security I require.

I have a large capital always on hand available. 'Phone or write saying what you require, and I will give you definite particulars which you doubtless will find entirely suitable and convenient, or if you call, business completed at first interview.

Do not be misled by flattering advertisements which pretend to lend money at 5 per cent.

**HENRY HARRIS,**

6, Old Cavendish Street, W.

'Phone: Mayfair 3684; Publ. 235.

£1,000 to £1 or 1,000/- to 1/-

Our Bankers are London & South Western—Vauxhall Branch; London & Westminster—Westminster ,, ; Wibaut & Co., Flushing.

£1,000 PRIZE FREE TO CLIENTS.

Open Lists on First Division, Second Division Southern League First Scottish League and Football Annual, Free on receipt of address.

Postcard 1d.

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**W. & A. DEW**

FOOTBALL ACCOUNTANTS.

FLUSHING HOLLAND

T.S.

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**with Return of Purchase Money.**

For Particulars write

**Gresham Life Assurance Society, Ltd.,**

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**Assets exceed £10,000,000.** JAMES H. SCOTT, General Manager and Secretary.

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are always in demand, and we have always a large number of positions open for men possessed of Special Ability—Technical or otherwise. If you are possessed of such ability, and have a character which is proven or provable, write us to-day.

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**Life Assurance without Medical Examination.**

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AGENTS WANTED—EXCELLENT PROSPECTS.

## DO YOU WANT MONEY
on Note of Hand alone from £10 to £1,000?
IF YOU DO,
and you are a genuine borrower and honourably intend to repay, apply to—
**CHARLES STEVENS & CO.,**
12, Devonshire Chambers, Bishopsgate Street, London, E.C.,
AND YOU WILL GET IT.

All business conducted confidentially and on plain straightforward principles. Repayments spread over 12 months if desired. An application entails no expense whatever unless the loan is actually completed.

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(Established 1870.)

88, Bedford Street, Charing Cross, London, and 39, Bishopsgate Street Within, London, E.C.

Branches: Manchester, Liverpool, Leeds, Bradford, Bristol, etc.

Assets, £1,667,948. Liabilities, £1,236,671. Surplus, £371,672.

LOANS of £30 to £2,000 granted at a few hours' notice in Town or Country, on personal security, jewellery, precious stones, stocks, shares and furniture, without removal.

Stocks and Shares bought and sold.

Two-and-a-half per cent. allowed on Current Account Balances.

Deposits of £10 and upwards received as under:—

Subject to 3 months' notice of withdrawal 5 p.c. per ann.
" 6 " " " 6 "
" 12 " " " 7 "

Special terms for longer periods. Interest paid quarterly.

Owing to the nature of our Investments, we are able to pay rates of interest on deposits that will compare favourably with dividends paid on almost any class of stock or share-holding insuring the safety of capital. We have been established for 40 years, and our position in the banking world to-day testifies to the success of our business methods, and to the satisfaction of our customers. Write or call for prospectus.

A. WILLIAMS and H. J. TALL, Joint Managers.

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Stock Exchange Operations thoroughly explained, also Call Options. How to open an account with limited risk. How to avoid Broker's Commissions. Contains Highest and Lowest Sales for last 15 years. Gratis from Publishers—

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INSTANTANEOUS, ABSOLUTELY HARMLESS, PERFECTLY NATURAL IN APPEARANCE.

The most perfect that science can produce.

IT IS THE ONLY PERMANENT ONE SOLUTION HAIR STAIN ON THE MARKET.

In order to give everyone an opportunity of thoroughly testing this renowned preparation we are distributing a certain number of

LARGE TRIAL BOTTLES,

and on receipt of SIX PENNY STAMPS **6d.** together with a statement of shade required, we will send one securely packed per return.

**JUNON LTD. (Dept M.),**

**57, Marsham Street, Westminster.**

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MANY PEOPLE ARE FORCED TO EAT TOO MUCH in order to eat enough.

What you eat—how much you eat—or even how much you digest—is not the whole question.

By stimulating your appetite and aiding your digestion you may be only overloading your system with waste products.

ALEXINE will enable you to "get all the good out of your food." It is neither a food nor a medicine, but an aid to Nature.

The active principle of ALEXINE is free phosphoric acid, which acts upon the otherwise insoluble phosphates in your food and in your system, and enables your brain, your nerves and your muscle to take them up and make use of them.

*Obtainable through all Chemists at 2/9 and 4/6 per bottle or from sole British Agents at same prices, post free.*

**THOS. CHRISTY & CO.,**

4, 10, 12, Old Swan Lane, London, E.C.

IF YOU WANT a PROMPT ADVANCE
of £100 or more on NOTE of HAND, BE INDEPENDENT of relatives and friends, and borrow from

## FIELDINGS,

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NOTE.—If you mean straightforward business and will satisfy us that you are able to make the repayments which may, if desired, be spread over long periods, you can be assured of your requirements being met.

BILLS ALSO DISCOUNTED.

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# *What is Your Number?*

## OUR WEEKLY BALLOT FOR 100 HELPERS AT A GUINEA APIECE.

Every copy of JOHN BULL bears upon its cover a distinctive number, and every week ONE HUNDRED of such numbers will be drawn and published on this page. These 100 numbers will be announced in four weeks' time.

To each of the holders of copies of JOHN BULL *of specified date* bearing any of such numbers we will, upon production of a sufficient portion of the cover to identify *the date* and number, pay the sum of ONE GUINEA, in return for his (or her) using his best endeavour for one week to increase our circulation.

The following claims have been received for the issues of July 24th, August 7th and 21st, September 11th and 18th, and October 2nd:—

Miss C. SEWELL, 22, Kingsthorpe Road, Sydenham, S.E. (No. 121,515.—July 24th.)

W. A. JONES, 113, Dale Road, Canning Town, E. (No. 153,563.—August 21st.)

H. DEVINE, 27, Rhyddings, Park Road, Swansea. (No. 114,245.—August 7th.)

NICHOLAS DICKINSON, 39, Glenallen Street, Belfast. (No. 251,837.—September 11th.)

H. G. WOOLLORTON, 17, Mount Terrace, Upper Mount Street, Batley. (No. 48,052.—September 18th.)

W. H. JAMES, Crooksbury Farm, Farnham, Surrey. (No. 240,195.—September 18th.)

JAMES FORD, Bramhall Lane, Bramhall, Cheshire. (No. 11,366.—September 18th.)

H. W. ARCHER, 37, Grand Parade, Cork. (No. 43,857.—September 18th.)

GEO. MITCHELL, Fernleigh, Cheador Road, Taunton. (No. 74,388.—September 18th.)

WM. BAILLIE, 169, Gelli Road, Ystrad, Rhondda, Wales. (No. 127,598.)—October 2nd.)

The following are the 100 numbers for our issue of October 9th:—

| | | | | |
|---|---|---|---|---|
| 1804 | 41534 | 118200 | 190568 | 231891 |
| 2981 | 48748 | 141624 | 198128 | 231712 |
| 6263 | 50937 | 150098 | 201347 | 239039 |
| 7482 | 52454 | 151950 | 205084 | 241728 |
| 9351 | 54749 | 153985 | 205093 | 246741 |
| 10999 | 61751 | 154481 | 208038 | 247237 |
| 14306 | 62469 | 156278 | 209536 | 247732 |
| 15158 | 70228 | 160833 | 210023 | 248031 |
| 18595 | 71783 | 161837 | 211014 | 258906 |
| 19262 | 71951 | 165362 | 212857 | 269915 |
| 21624 | 73136 | 172745 | 213843 | 270815 |
| 23454 | 74373 | 173739 | 214835 | 271311 |
| 24527 | 75395 | 174151 | 215331 | 271807 |
| 27053 | 83753 | 176663 | 217667 | 285910 |
| 27448 | 85626 | 179174 | 218344 | 287342 |
| 29599 | 93322 | 180166 | 219886 | 293212 |
| 29759 | 96479 | 181387 | 220291 | 296104 |
| 30232 | 104365 | 187404 | 220382 | 300142 |
| 30237 | 112137 | 188147 | 220787 | 312048 |
| 32939 | 115107 | 188643 | 221591 | 316532 |

THE 100 NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED DECEMBER 4th (PUBLISHED DECEMBER 2nd).

INITIAL NOUGHTS SHOULD BE DISREGARDED, BUT FINAL ONES ARE, OF COURSE, RECKONED.

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## NATURAL TONIC

**Is the greatest reconstructive of the human body the only pure Natural Mineral Tonic known for Men, Women, and Children of all ages and conditions**

RECOMMENDED BY THE

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**Influenza**
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**Jaundice**
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